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Cycle of Service

This phase is the period the unit performs its monthly training assemblies and annual training in preparation for possible mobilization.

Training
&
Preparation

This phase is the period immediately prior to the unit's return through their release from active duty.

Reunion

This phase is the period the unit receives notification of mobilization.

Alert

This phase is the period the unit begins to complete its mission and pack up to come home.

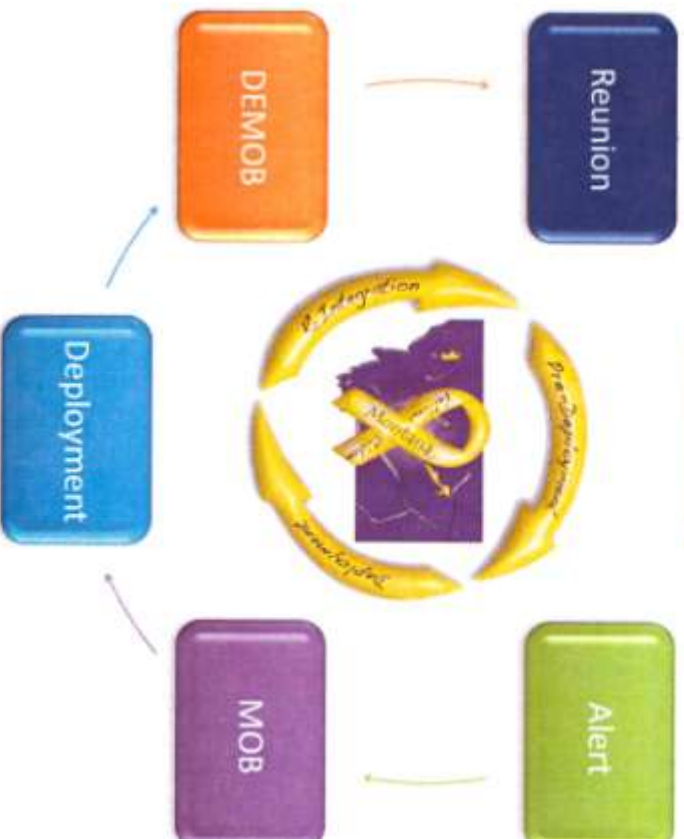
DEMOB

This phase is the period the unit begins active duty at the Armed Forces Reserve Center and the mobilization station.

MOB

This phase is the period the unit is on active duty and at their deployed location; be it stateside or overseas.

Deployment







Checklists

Pre Deployment Checklist

Family Deployment Checklist

House Care Checklist

Deployment Checklist for Spouses

Children's Deployment Checklist







Pre-Deployment Check

Turn into Company prior to Deployment

DOES YOUR SPOUSE HAVE THE FOLLOWING PAPERWORK?

_____ A current ID card?

_____ A current passport?

_____ Access to a checking account?

_____ Enough money to manage household while you are gone?

_____ A current Power of Attorney?

_____ Current ID cards for children (in good condition)?

_____ A driver's license?

_____ Up-to-date car registration?

_____ Up-to-date immunization record for children and pets?

_____ Current chain of concern phone roster?

_____ Phone numbers of battalion rear detachment commander?

_____ Does your family have any special medical problems?

(If so, get a statement from your doctor)

_____ Is your wife pregnant?

(If so, get a statement from your doctor, especially if it is expected to be a problem pregnancy)

PLEASE CHECK ALL QUESTIONS, SIGN, AND DATE

Name: _____ Company: _____ Plt: _____

Sign: _____ Date: _____





Family Deployment Checklist

Although extended deployments are never easy on the family, the hardships need not be increased by failure to plan ahead. A carefully prepared and executed pre-deployment checklist can save you and your family from giant headaches in the future. It is very important for you, as a military family, to have certain documents in your possession. Military spouses are often required to take over the family the during sponsors absence; therefore, it is important for both of you to sit down together to gather information and documents named in this checklist. You are encouraged to keep originals or copies of all listed documents in a special container (safety deposit boxes) in a location you can find immediately and is known to you and the sponsor.

- _____ Marriage certificate.
- _____ Birth certificates of all family members:
 - _____ Wife
 - _____ Husband
 - _____ Children _____
- _____ Divorce papers
- _____ Death certificates
- _____ Medical (Shot) and dental records of all family members (including pets).
- _____ Citizenship/Naturalization Papers
- _____ Adoption papers
- _____ Passports, Visas (remove only for international travel).
- _____ Insurance Policies (Note: Company, Policy #, and amount of payment)
- _____ Real Estate Documents (Leases, Mortgages, Deeds or Promissory Notes)
- _____ Copies of installment contracts and loan papers
- _____ Current list of immediate next of kin, personal lawyer, trusted friend (include phone # and address)
- _____ Car Title (Registration should be in car)
- _____ Last LES (leave earning statement)
- _____ Discharge Papers (Form DD 214)
- _____ Allotments (Update with correct amount, name, address and account #)
- _____ Social Security numbers of each family member
- _____ Current Address and telephone numbers of immediate family members of both spouses





House Care Checklist

Items to Check:

No Yes

5. All major appliances are in good working order.

Washer

Dryer

Dishwasher

Refrigerator

Range

Furnace

Water Heater

2. All wiring is to code and fuse box is working correctly.

3. All plumbing is to code and all equipment (ie. Sinks, toilets) are functioning correctly.

4. All fire alarms are working correctly and have new batteries installed.

5. The house, structure including the roof, is in good condition.



**DEPLOYMENT CHECKLIST FOR SPOUSES**

we strongly recommend that you write down those answers you have to get from your spouse.

Yes	No	N/A	GENERAL
			Do I know my sponsor's unit designation? Unit:
			Do I know how to contact my sponsor's commander or First Sergeant? CDR: 1SG:
			Do I know the phone number and location of the Family Assistance Center or Family Support Group? Name: Phone:
			Do I know how to reach my sponsor's deployment location by mail and phone (if available)? Address:
			Phone:
			MEDICAL
			Are immunizations for all family members up to date?
			Do I know where the immunization records are kept?
			Do I know where my health and dental records are kept?
			Do I know where my children's health and dental records are kept?
			Do I know how to contact the right medical assistance, if needed? Phone
			Do I know a reliable baby-sitter for emergencies?
			Are my children registered with the Child Development Center?
			FINANCE
			Will I have money (allotment or direct deposit) immediately available on a continuing basis during my spouses absence?
			Will the allotment or direct deposit provide me enough money to buy all the necessities needed to maintain a household?
			If we were planning on leaving the area, but not on an official permanent change of station, have we been saving money for the move knowing that none of the relief agencies (American Red Cross nor Army Emergency Relief) are authorized to lend money for this purpose?
			Do I know the types of accounts that we have?
			Do I know the location of the bank (checking, savings) books?
			Do I have a copy of my sponsor's current LES?
			Do I have a Power of Attorney to get my sponsor's LES and do I know how to read it?
			Are all of our credit cards accounted for? Are numbers logged and kept in a safe place? Do I know the address to notify for each in case of any loss?
			Am I prepared to take complete control over our checking accounts and know the balance at all times? (The Army Community Service gives classes in financial management.)



			Do I know that my sponsor is the only one who can change the address that our SUREPAY is going to?
			Do I have a DD Form 1337 (Authorization/Designation for Emergency Pay and Allowance) from my sponsor?
Yes	No	N/A	
			Do I know who the rear detachment commander or 1 SG are in case I need to make pay inquiries at Finance, make administrative changes to my local mailing address, or start or stop
			Do I know to whom monthly payments must be made and where and when to send the payment:
			House/Rent:
			Telephone:
			Water:
			Electric/Gas:
			Trash Collection:
			Insurance (life, property, auto, etc.):
			Credit debts (credit cards, regular payments, etc.):
			Other Debts (list)
			AUTOMOBILE/TRANSPORTATION
			Do I know how to drive our car? Do I need to get a driver's license?
			Do I know the procedure for getting a license?
			Do I know the name and address of the company holding the lean on the car?
			Do I know how to register the car?
			Is my car registered and inspected for the duration of the deployment? If not, do I know how to ensure that it is registered for the duration of the deployment? Date of Expiration:



			Do I have the car's:
			Title or know its location?
			Registration (all necessary copies)?
			Insurance policy? When does it need renewed? Date:
			Am I insured to drive?
			Do I know when my license expires and how to renew it? Date of Expiration:
			Is our automobile in good operating condition and do I know where to go for repairs?
			Do I have a duplicate set of all keys?
			Can I make emergency repairs if the situation arises (overheating, flat tire, dead battery, etc.)?
			If I don't have a car, have I made other arrangements for rides?
			ECONOMY HOUSING
			Do I know how to contact my landlord? Name: Phone:
			Do I know the location and use of the following:
			Electrical control box (fuse/circuit breakers) and how to replace fuses if necessary?
			Water control valves (for shutting off) in case of emergencies (broken pipes, leaking pipes, etc.)

Yes	No	N/A	
			Gas control valves (for shutting off) in case of emergencies (leaking gas, fire, etc.)
			Do I have the following:
			Name and phone number of electrician, plumber, etc., to notify in case repairs are needed? Electrician Name: Phone: Plumber Name: Phone: (other) Name: Phone:
			Name and phone number of a German-speaking contact who can make phone calls if necessary? Name: Phone
			A duplicate set of all keys for the house?
			Do I know local emergency phone numbers? Fire: Police: Ambulance:



			GOVERNMENT HOUSING
			Do I know the emergency repair phone numbers for the Housing Office (DEH)? Phone:
			Do you know when and where self help classes are located and where the self help center is?
			Do I know who my stairwell/building coordinator is and how to contact him/her? What are my responsibilities when my spouse is not there? Name: Apt #: Phone:
			Do I know "lock-out" procedures? Do I have a duplicate set of all keys for the quarters?
			If we are on the list for government housing, has my sponsor provided the Housing Office with a telephone number where I may be contacted should quarters become available during his/her absence?
			Do I need a Special Power of Attorney so I can sign up for, or clear government housing while my sponsor is away?
			LEGALADMINISTRATIVE
			Are my family's ID cards up to date and valid until after our sponsor's return? Are ration cards current?
			Do I know where and how to obtain new ID cards?
			Has my sponsor executed any necessary Powers of Attorney so I can take action on important family matters during his/her absence?
			Do I know where any necessary Powers of Attorney are kept?
			Do I have copies of our federal and state tax records?
			Do my sponsor and I have up-to-date wills? Do I know where they are?
			Do my sponsor and I both have adequate life insurance coverage?
			Do I need a Special Power of Attorney for medical purposes for my stepchildren?
			Do I need a Special Power of Attorney for school and other activities (e.g. Girl Scouts) for my stepchildren?
			Are our passports still valid? Do I know how to renew our passports?
			DOCUMENT FILE
			It is vital for the military family to have copies of important documents and other valuable information in a safe file. It is equally important that the husband and wife jointly organize this file in order that each knows how and where to find the

Yes	No	N/A	documents when they are needed. At a minimum, the following documents should be included
			Marriage certificate
			Birth certificates for all family members
			• Citizenship papers
			Adoption papers
			Passports with any required visas
			List of social security numbers for family members
			Shot records for all family members (including pets)
			Powers of Attorney
			Insurance policies, both government and civilian, with a list of companies, policy numbers, types of insurance coverage, addresses and phone numbers of agents or companies.



			Automobile titles and registrations
			List of all immediate family members with addresses and phone numbers
			Name/Phone/Address:
			Name/Phone/Address:
			Name/Phone/Address:
			List of emergency "next-of-kin" contacts
			Name/Phone/Address:
			Name/Phone/Address:
			List of all credit cards and account numbers
			List of all stocks and bonds and where certificates are located
			Court orders relating to divorce, child support, child custody, etc.
			Real estate documents, e.g. leases, deeds, mortgages, promissory notes
			Copies of any installment contracts (car/furniture/DPP payments, etc.)
			Non-Combatant Evacuation (NEO) Kit, and up-to-date NEO information





Preparing for the Deployment of a Parent

Communicating with children

Deployment is a stressful time for all family members, especially children. **Communicating with children** during this time of uncertainty can help ease their stress.

Use this checklist below to use as a guide to help you and your family prepare for deployment.

As a parent I:

- _____ Allow my children to ask questions and listen sensitively to their concerns
- _____ Show patience when my children ask the same question and I give the same answer
- _____ Talk to my children about the changes to come for everyone
- _____ Encourage my children to share feelings through words, play, drawings, ect.
- _____ Give open and honest answers to questions using word my children understand
- _____ Am aware of my own emotional reactions around my children and do not rely on them for support
- _____ Remind my children and myself that separation can be a time for everyone to grow
- _____ Assure my children that the parent who is leaving will miss them every day and looks forward to returning

As a family we should:

- _____ Talk about why and when the parent is leaving and where they are going if possible
- _____ Talk about what it means to be on alert, if that is the status of the deploying parent
- _____ Create a plan to help our children communicate with the parent who will be away
- _____ Find some time to talk about feelings
- _____ Discuss ways to be connected while the parent is away
- _____ Discuss the deployment with our children's teachers, childcare providers, and others so that they are aware



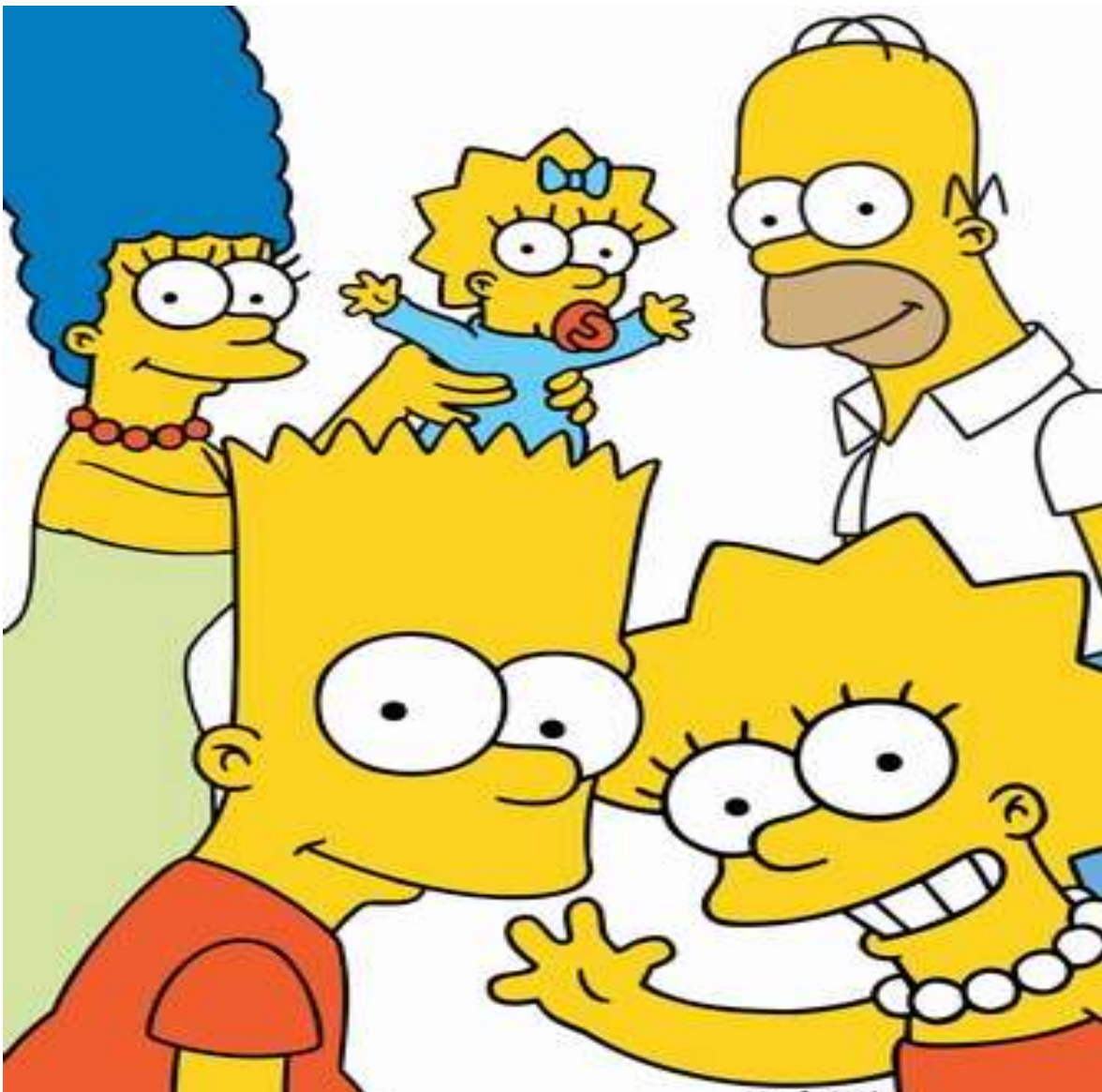


Family Programs And Funds

Family Programs

Military Relief Fund

Child Care Program







Fact Sheet

Military Spouse Career Advancement Accounts

Program Sponsor: Office of the deputy under The Secretary of Defense for the Military Community & Family Policy (DUSD/MC&FP)

Program Description: The Department of Defense's expanded Military Spouse Career Advancement Accounts (MyCAA) program is providing six thousand dollars of financial assistance for military spouses who are interested in pursuing degree programs, licenses or credentials leading to careers in high growth, high demand portable career fields.

Who is Eligible: Spouses of active duty and activated guard and reserve members.

The period of eligibility for activated guard and reserve members is from the date of the alert or warning order for the military recall or mobilization, through activation and deployment, until 180 days after demobilization.

Military spouses who are military members themselves are not eligible. Military members have education benefits provided through the Military Voluntary Education Tuition Assistance (TA) Program. Military spouses who are legally separated by state law or court order are also not eligible.

What MyCAA pays for: MyCAA Financial Assistance (FA) pays for expenses such as secondary and post-secondary education and training programs, tuition, licensing, and credential fees. This includes degree programs (i.e. High school, associates, masters, doctoral, and post doctoral), continuing education classes (including those offered through professional associations at conferences), Bar, CPA and other similar exams, state certifications for teachers, medical professionals and similar licensed professionals. MyCAA does not pay for computers, school application fees, graduation fees, school activity cards, childcare, parking, transportation or medical services. **NOTE:** If the cost of course includes books, supplies or other necessary equipment, MyCAA will cover that cost. Payments are made directly to schools using MyCAA's electronic payment system.

How MyCAA Financial Assistance (FA) Works: A military spouse can apply for MyCAA financial assistance after completing a MyCAA career and training plan.



- A career and training plan includes the spouse's career field, name of school and courses chosen by the spouse. Courses may be added to a MyCAA Career and Training Plan at any time.
- Financial assistance (FA) requests for courses in the career and training plan are made each time a spouse is ready to enroll in those courses at their school. Requests must be submitted via the MyCAA account system prior to the start date of each course.
- Financial assistance requests must have correct school names, course codes, title of courses, start end dates and course costs. Otherwise they risk being rejected.
- Financial assistance requests may be canceled or edited ten days prior to the start of a course or program. FA requests guarantee to the school that MyCAA will pay for the spouse's seat in the course (classroom or online) that is being held.

How to get started: Eligible spouse's who are ready to explore portable careers options and develop a career goal and plan should establish a MyCAA account by visiting the MyCAA website- <http://airportal.acc.af.mil/mycaa>. This is an easy self help process. Once spouse profile information is provided, DoD will verify MyCAA eligibility through DEERS. If eligible the spouses MyCAA account will be credited with six thousand dollars.

Who Can Help Spouses:

Military spouses can help themselves:

- Visit the MyCAA website <http://airportal.acc.af.mil/mycaa> and establish an account.
- Develop a career and training plan as soon as possible. MyCAA does not reimburse for classes that have already started.
- Email MyCAA@InvernessTechnologies.com for MyCAA technical support.

School academic advisors can help spouses:

- Choose a program, licensing and certification exams, a major or course study.
- Selects classes for their MyCAA career and training plan. Be sure to get correct school names, course codes, titles of courses, start/end dates and course costs from the school to avoid having FA requests rejected.

Military OneSource Career/Education Consultants (1-800-342-9647) can help spouses:

- Explore career interests and look at school options.
- Develop career and training plans.



Who Can Help Schools Register for MyCAA: Schools that need MyCAA program information or want to participate in the MyCAA AI Portal electronic billing process may request assistance from MyCAANewSchools@MOSCenter.us.



DEPARTMENT OF THE ARMY AND AIR FORCE
JOINT FORCE HEADQUARTERS - MONTANA
PO Box 4789 (1956 MT Majo Street)
Fort Harrison, MT 59636-4789

J1

27 August 2007

MEMORANDUM TO: Deployed Montana National Guard Soldiers

SUBJECT: Military Family Relief Fund

1. The Montana Military Family Relief Fund (MMFRF), signed into law in 2007 by Governor Brian Schweitzer, provides monetary grants to families of Montana National Guard and Reserve Component members who on or after April 28, 2007 are on active duty for federal service in a contingency operation.

MMFRF grants are intended to help Montana families defray the costs of food, housing, utilities, medical services, and other expenses that become difficult to afford when a wage-earner has temporarily left civilian employment to be placed on active military duty.

2. The three available grants are:

Status Based Grant – The status-based grant offers a flat fee of \$250.00 for each eligible dependent to help offset and defray costs associated in relation to the deployment process.

Needs Based Grant – The need-based grant offers assistance to those families who experience a decrease in household income or a financial hardship during a deployment. If the member's military income is at least 30% less than their civilian income or a family incurs unexpected or emergency costs this grant can provide up to \$2,000.00 to assist the family.

Casualty Based Grant – The casualty-based grant offers \$2,000.00 to help offset costs of a member who is injured during a contingency operation. The injury must have been sustained in the course of or in relation to combat.

3. Families of deployed service members should review the information provided on the Department of Military Affairs website located at <http://dma.mt.gov/familyrelieffund.asp>. Eligibility criteria, application instructions, and additional information are located at this site. **Please NOTE that you MUST submit your application WHILE the service member is on orders to be eligible!**

4. If you have questions regarding this benefit, please contact Ms. Karen Revious, Centralized Services Division at 324-3330 or kprevious@mt.gov.

JEFFREY E. IRELAND
COL AR MTARNG

J1, Director of Manpower and Personnel



National Guard **Title 10** Activated



Call the National Guard Child Care Program today to apply!!
1-888-NGCCP-99 (888-642-2799) or
ngccp@guardfamily.org

Child Care \$\$\$\$ Available



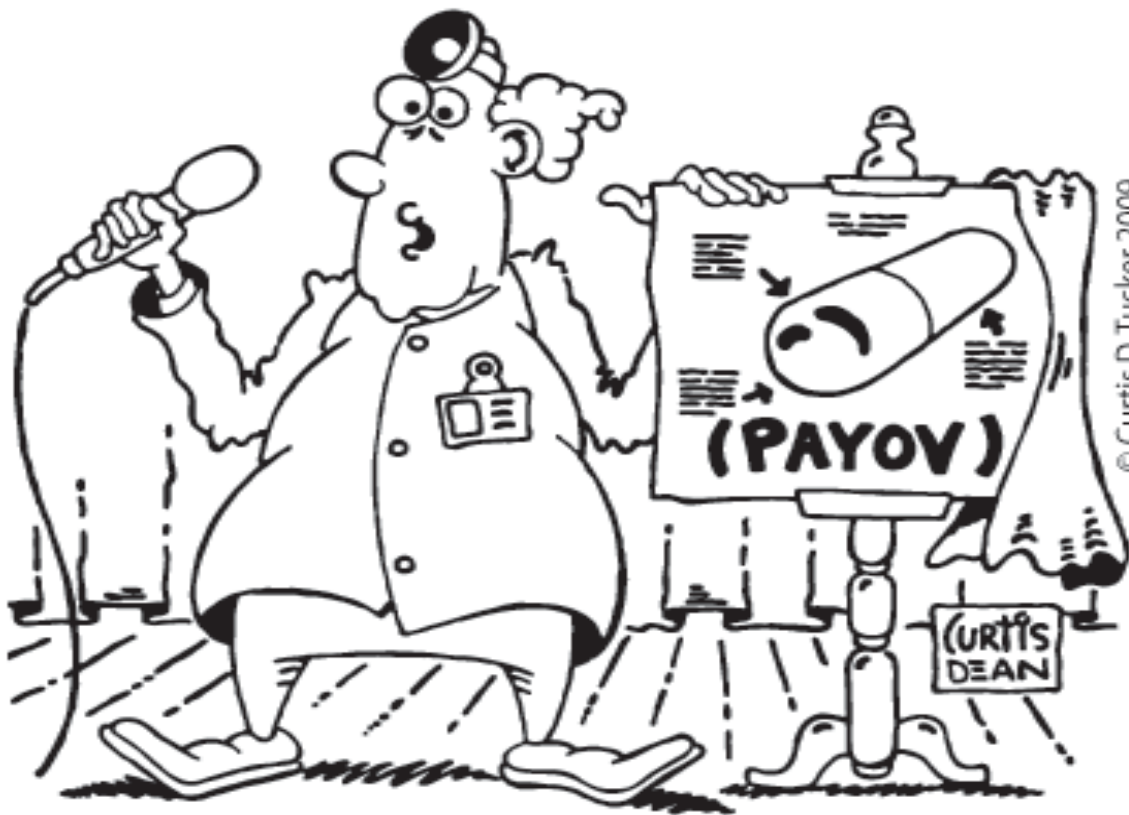


Health Care

TriCare

United Concordia

eFunnyCartoons.com



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**“This new wonder drug is meant
to keep the patient alive long enough
to pay their bill.”**



**TRICARE Eligibility**

Your key to TRICARE eligibility depends on your enrollment in the Defense Enrollment Eligibility Reporting System (DEERS). The DEERS record will indicate the dates of eligibility. All uniformed services sponsors (active, reserve or retired) should ensure that their family status (marriage, death, divorce, new child, etc.) and residential address are current in DEERS at all times. DEERS enrollment and/or updates are completed at uniformed services personnel offices, not TRICARE service centers. For more information about DEERS, contact the Defense Manpower Data Center Support Office (DSO) Telephone Center from 6 a.m. to 5 p.m., Pacific Time, Monday through Friday, at the following toll-free number: 1-800-538-9552.

Beneficiary Categories of Eligible Beneficiaries

Beneficiary Category	Description
Active duty and retired service members	From any of the seven Army, Air Force, Navy, Marine Corps, Coast Guard, Public Health Service, or the National Oceanic & Atmospheric Administration.
Spouses and unmarried children (including stepchildren) of active duty or retired service members <u>Note:</u> Stepchildren lose eligibility after a divorce unless adopted by the sponsor.	<ul style="list-style-type: none">• Remain eligible even if parents divorce or remarry.• Eligibility ends at age 21 unless the child is a full-time student (validation of student status required) then eligibility ends at age 23 or when the full-time student status ends, which ever comes first.• Eligibility may extend past age 21 if the child is incapable of self-support because of a mental or physical incapacity and the condition existed prior to age 21, or if the condition occurred between the ages of 21 and 23 while the child was a full-time student.• Illegitimate children of current or former service members or their spouses may be eligible under certain conditions.• Children placed in the custody of a service member or former member, either by a court or by a recognized adoption agency, in anticipation of legal adoption by the member.
Reserve Component members on active duty for more than 30 days - under Federal orders	From any of the seven uniformed services Reserve Component Army, Air Force, Navy, Marine Corps, Coast Guard, Public Health Service, or the National Oceanic & Atmospheric Administration.
Spouses and unmarried children of	<ul style="list-style-type: none">• Covered while reserve component sponsor is on active duty for more than 30 consecutive days.



reserve component service members	<ul style="list-style-type: none"> Covered if reserve sponsor was injured or dies during, or on the way to or from, active-duty training for a period of 30 days or less.
Retired reserve component service members and their family members	When the retired reserve component service member is eligible for retirement pay (usually at age 60), the member and his/her eligible family members become TRICARE eligible.
Widows or widowers and unmarried children of deceased active duty or retired service members*	<ul style="list-style-type: none"> Are eligible as family members of deceased member if sponsor was serving or was ordered to active duty for more than 30 days at time of death. Claims will be cost-shared at the active duty family member rate for three years after death of active duty sponsor, and thereafter at the retiree rate. Widows or widowers remain eligible until they remarry (loss of benefits remains applicable even if remarriage ends in death or divorce). Children remain eligible until age 21, unless they meet the exceptions above.
Medal of Honor recipients and their family members	Any service member who has been awarded the Medal of Honor, his/her eligible family members and widows are eligible for medical and dental benefits under TRICARE.
Certain eligible former spouses of active duty or retired service members	<ul style="list-style-type: none"> Must not have remarried. (If they remarry, the loss of benefits remains applicable even if remarriage ends in death or divorce) Starting Oct. 1, 2003, eligibility and medical records will be listed under former spouse's own Social Security Number - not their sponsor's. Must not be covered by an employer-sponsored health plan. Must not be the former spouse of a North Atlantic Treaty Organization (NATO) or "Partners for Peace" (PFP) nation member. Must meet the requirements of one of the following three situations:
Situation 1	<ul style="list-style-type: none"> Must have been married to the SAME member or former member for at least 20 years, and at least 20 of those years must have been creditable in determining the member's eligibility for retirement pay. If the date of the final decree of divorce or annulment was on or after Feb. 1, 1983, the former spouse is eligible for TRICARE coverage of health care that is received after the date of the divorce or annulment.



	<ul style="list-style-type: none">• If the date of the final decree is before Feb. 1, 1983, the former spouse is eligible for TRICARE coverage of health care received on or after Jan. 1, 1985.• Eligibility continues as long as the preceding requirements continue to be met.
Situation 2	<ul style="list-style-type: none">• Must have been married to the SAME military member or former member for at least 20 years, and at least 15—but less than 20—of those married years must have been creditable in determining the member’s eligibility for retirement pay.• If the date of the final decree of divorce or annulment is before April 1, 1985, the former spouse is eligible only for care received on or after Jan. 1, 1985, or the date of the decree, whichever is later.• Eligibility continues as long as the preceding requirements continue to be met. However, if the date of the final divorce decree or annulment is on or after April 1, 1985, but before Sept. 29, 1988, the former spouse is eligible for care received from the date of the decree until Dec. 31, 1988, or two years from the date of the decree, whichever is later.
Situation 3	<ul style="list-style-type: none">• Must have been married to the SAME military member or former member for at least 20 years, and at least 15—but less than 20—of those married years must have been creditable in determining the member’s eligibility for retirement pay.• If the date of the final decree of divorce or annulment is on or after Sept. 29, 1988, the former spouse is eligible only for care received for one year from the date of the decree.

Special Circumstances for TRICARE Eligibility

Check with your local ID card issuing facility or unit personnel office about eligibility requirements for the following beneficiary categories:

- Certain family members of active duty service members who were discharged as a result of a court-martial conviction or separated for spouse or child abuse.
- Certain abused spouses, former spouses and dependent children of service members who were eligible for retirement, but were revoked as a result of abuse of the spouse or child.
- Spouses and children of representatives of North Atlantic Treaty Organization (NATO) and “Partners for Peace” (PFP) nations that are signatories to the respective Status of Forces Agreements (SOFAs) with the United States, while stationed in or passing through the U.S. on official business. These family members are eligible for outpatient benefits only.



Dependent Parents and Parents-in-law

Dependent parents and parents-in-law are eligible for care in a military treatment facility (MTF) and may enroll in TRICARE Plus* based on space/resource availability. TRICARE Plus is a local MTF-based primary care enrollment program that may provide TRICARE-eligible beneficiaries, who are not enrolled in Prime, an opportunity to enroll with their local MTF for primary care services. Dependent parents and parents-in-law are not eligible for TRICARE Prime, Standard, Extra or TRICARE For Life. They may be eligible for the Senior Pharmacy Program if they meet all of the requirements.

Medicare-eligibility and TRICARE

Attaining Medicare eligibility does not mean beneficiaries lose eligibility for TRICARE. See the three examples below of dual Medicare/TRICARE eligibility:

1. Beneficiaries, who become eligible for Medicare Part A on the basis of age and purchase in Medicare Part B, continue to be eligible for TRICARE, secondary to Medicare.
2. Family members of active duty service members who are also eligible for Medicare for any reason retain eligibility for TRICARE Prime, Extra or Standard whether or not they purchase Medicare Part B. However, the purchase of Medicare Part B in this instance is recommended. If they do not enroll in Medicare Part B as soon as they are eligible, the cost of Medicare Part B may increase 10% for each 12-month period that they could have been enrolled but were not. Please contact Medicare for more information on Part B enrollment.
3. Beneficiaries under age 65 who are entitled to Medicare Part A because of disability or end stage renal disease and have purchased in Medicare Part B retain their eligibility for TRICARE Prime, Extra or Standard until they turn 65, when they become only eligible for TRICARE For Life. Beneficiaries should notify their MTF or military personnel office if they become eligible for Medicare due to a disability or end stage renal disease.

Medicare coverage begins on the first day of the month in which beneficiaries become eligible. However, if the 65th birthday falls on the first day of the month, then Medicare Part A eligibility begins on the first day of the preceding month—and eligibility for TRICARE Prime, Extra or Standard ends. If beneficiaries are not eligible for Medicare Part A when they turn 65, a Social Security Administration "Notice of Disallowance" must be submitted to the uniformed services responsible for issuance of identification cards so that a new ID card showing TRICARE eligibility can be issued. Please visit www.medicare.gov or call the Social Security Administration at 1-800-772-1213 (TTY/TDD: 1-800-325-0778) for more information about Medicare Parts A and B.

CHAMPVA

Families of veterans who have a 100 percent, permanent disability, or of veterans who died from a service-connected disability, may be covered by CHAMPVA as long as they are not eligible for TRICARE. Eligible former spouses who when they remarried lost their



TRICARE eligibility and whose marriage ended in divorce or death may also be entitled to CHAMPVA. CHAMPVA is administered by the Department of Veterans Affairs. Veterans may contact the Department of Veterans Affairs toll-free, 1-800-827-1000, for information. Details on possible CHAMPVA eligibility for family members are available from the Veterans Affairs Health Administration Center toll-free at 1-800-733-8387.

Program for Persons with Disabilities

[ECHO](#), a supplemental TRICARE program, provides financial assistance to eligible active duty family members (ADFM) who have a qualifying mental or physical disability. The program offers services and supplies beyond the basic TRICARE benefits covered in Prime, Extra and Standard. The ECHO benefit also provides a monthly government cost share of \$2,500 per eligible family member, a \$1,500 increase over the Program for Persons with Disabilities' cost share. Additionally, some beneficiaries may qualify for ECHO Home Health Care (EHHHC). [EHHHC](#) provides medically-necessary skilled services to eligible homebound beneficiaries.

For more information about TRICARE eligibility, beneficiaries may contact their local health benefits adviser or TRICARE service center. You can also visit the TRICARE Web site at www.tricare.mil.



TRICARE Dental Program

The TRICARE Dental Program (TDP), administered by United Concordia, is a voluntary, high quality, cost-effective dental care plan for eligible active duty family members, National Guard and Reserve members and their families. The TDP is offered worldwide.

Retirees and their families are not eligible for the TDP; however, if you are a retiree, you and your eligible family members may enroll in the [TRICARE Retiree Dental Program \(TRDP\)](#) which is currently administered by Delta Dental.

Eligibility

Eligibility is based on the sponsor's information in the Defense Enrollment Eligibility Reporting System (DEERS). The sponsor should ensure that DEERS contains accurate and up-to-date information at all times.

Active Duty service members are not eligible for the TDP. National Guard and Reserve members are eligible for the TDP while in reserve status. However if you are a National Guard or Reserve member with active duty orders for more than 30 consecutive days, you are not eligible for the TDP. Active Duty and activated Guard and Reserve members must receive dental care through the active duty military dental care system. Upon deactivation, National Guard and Reserve members are once again eligible for the program. For more information about dental benefits for National Guard and Reserve members and your families please see www.tricare.mil/reserve/dental.cfm and www.tricare dentalprogram.com.

If you are a former spouse, parent, parent-in-law, disabled veteran or foreign military personnel, you are not eligible for the TDP.

Enrollment

United Concordia coordinates enrollment for the TDP. There are three ways you can enroll in the TDP:

- Online: The sponsor may complete the [TDP Online Enrollment/Change Form](#) online using a credit card for the initial premium payment. You will receive a transaction number when you have completed the enrollment process.
- Mail: The sponsor may complete the [TDP Enrollment/Change Form](#) and mail it along with your initial premium payment to United Concordia at the following address:
United Concordia/TDP
P.O. Box 827583
Philadelphia, PA 19182-7583
If the sponsor is not available to sign the enrollment/change form, an individual with a valid Power of Attorney (POA) may complete the form. A copy of the POA must be submitted with the form.



Fax: The sponsor (or individual with a valid POA) may complete the [TDP Enrollment/Change Form](#) and fax with the initial payment (credit card only) to 1-888-734-1944.

Enrollment applications and initial premium payment must be received by United Concordia no later than the 20th day of the month for coverage to begin on the first day of the next month. Dental coverage may not begin until the first day of the second month if United Concordia receives the application after the 20th day of the month. If you have enrollment questions, call United Concordia at 1-888-622-2256.

Your first month's premium is due with your enrollment application. Payments thereafter, must be made through a monthly payroll allotment or, in some cases, United Concordia may bill you or your sponsor directly.

Your application may be denied if you have incorrect eligibility information in DEERS. The sponsor should review their DEERS information prior to submitting the enrollment application.

Once enrolled, you must remain enrolled in the TDP for at least 12 months (with certain exceptions, such as loss of DEERS eligibility because of divorce, marriage of a child, etc.). After 12 months, enrollment continues on a month-to-month basis. Your sponsor (or individual with a valid POA) must contact United Concordia to disenroll from the TDP.

If you are a National Guard or Reserve family member, your monthly premium will be reduced while your sponsor is on active duty. Family member enrollment is not dependent on your sponsor's enrollment so you may enroll in the TDP at any time. Your sponsor must have at least 12 months remaining on their service commitment at the time you enroll.

If you are an eligible family member of a National Guard or Reserve member called to active duty for certain contingency operations, TRICARE waives your 12-month enrollment commitment if you apply within 30 days of your sponsor's activation.

Costs to the Enrollee

Feb. 1, 2009 - Jan. 31, 2010	
Active Duty	Monthly Premium
Active Duty/AGR Single Family Member	\$12.12
Active Duty/AGR Family Premium (more than one family member)	\$30.29
Active Duty/AGR Survivor (three year benefit)	\$0.00



<u>Selected Reserve & Individual Ready Reserve (Mobilization Category)</u>	Monthly Premium
Selected Reserve Sponsor	\$12.12
Selected Reserve (one family member - excluding Sponsor)	\$30.29
Selected Reserve Family Premium (more than one family member, excluding sponsor)	\$75.73
Sponsor & Family Premium	\$87.85
Selected Reserve Survivor (three year benefit)	\$0.00
<u>Individual Ready Reserve (IRR) (Other than Special Mobilization Category)</u>	Monthly Premium
IRR Non-Mobilized Sponsor	\$30.29
IRR Non-Mobilized Single Premium (one family member - excluding sponsor)	\$30.29
IRR Non-Mobilized Family Premium (more than one family member - excluding sponsor)	\$75.73
Sponsor & Family Premium	\$106.02

For complete benefits and cost-share percentages, please visit the United Concordia Web site at www.TRICAREdentalprogram.com.

Dental Coverage

The TDP provides 100 percent coverage for diagnostic and preventive services, except for sealants.

The following services are covered under the TDP with member cost-shares:

- Fillings
- Root canals
- Crowns
- Implants
- Extractions
- Orthodontics
- Periodontics
- General anesthesia

If you are an enlisted member in pay grades E-1 to E-4, you pay reduced cost-shares for endodontic (root canal), periodontic (gum and bone treatment), and oral surgery procedures.



The TDP pays a maximum annual benefit coverage of \$1,200 per enrollee per contract year for non-orthodontic services. Each contract year begins February 1 and ends January 31 of the following year.

There is a \$1,500 lifetime maximum benefit per enrollee for orthodontic treatment. The TDP offers orthodontic services for children up to, but not including, age 21. If enrolled as a full-time student at an accredited college or university, the orthodontic age restriction is extended for children up to, but not including, age 23. For spouses and National Guard and Reserve members, the TDP offers orthodontic services up to, but not including, age 23.

National Guard and Reserve members are encouraged to consult with their commanders before receiving orthodontic care to ensure compliance with Service policies, as orthodontic appliances could affect dental readiness.

Allowance for Posterior (Back Teeth) Fillings

Under the TDP, basic restorative procedures and fillings have a cost-share of 20 percent for the member with the contractor paying the remaining 80 percent when getting care from a TDP network provider. The most common materials used for fillings are amalgam (silver) and composite resin (tooth-colored). Under the TDP, silver is the covered benefit for back teeth fillings. If you choose tooth-color for back teeth fillings, you must pay the difference between the cost of silver fillings and the cost of tooth-colored fillings. Tooth-colored fillings are covered for front teeth only.

For example, suppose you need a filling on a back tooth and your dentist places a silver filling and the allowable reimbursement rate is \$100. Under the TDP, the contractor (United Concordia) pays 80 percent or \$80 cost-share and you pay 20 percent or \$20 cost-share. If your dentist places a tooth-colored filling on a back tooth at your request and bills \$140, the contractor still pays \$80 (the 80 percent cost-share for a silver filling allowable reimbursement rate of \$100)). You now pay \$60 (the \$20 silver filling cost-share plus the additional \$40 difference in billed charges).

According to the American Dental Association, both silver and tooth-colored materials are safe and effective options for filling back teeth. Silver fillings are affordable and durable with a long history of safe and effective use. Tooth-colored fillings offer a more natural appearance, but are more expensive. You should discuss filling materials with your dentist prior to receiving treatment.

Survivor Benefit

The TDP offers a three-year benefit to eligible surviving family members who were enrolled in the TDP when the sponsor died. Certain other surviving family members may also be eligible for the survivor benefit. For more information please see the [TRICARE Dental Program Survivor Benefit](#) fact sheet.



Contact Information

For more information on the TDP, you may visit www.TRICAREdentalprogram.com, or call United Concordia's 24-hour line at 1-800-866-8499.

From outside the continental United States you can call United Concordia toll-free by, dialing your country code followed by 888-418-0466.. Representatives are available to help you in English, German, Italian, Spanish, Korean and Japanese. This number is available 24-hours a day, Monday through Friday.



Pre Deployment Prep

Personal

Financial

Legal







Pre-Deployment Tips for Soldiers

Administrative
Financial
Legal

For service members preparing to deploy, you often time have little time to put things in order before leaving. The following are several suggestions/tips to help you prepare for deployment.

Administrative

Defense Enrollment Eligibility Reporting System (DEERS) – It is the service member's responsibility to verify DEERS enrollment for their family members prior to deployment. This will ensure that family members can receive medical care while the service member is deployed. To confirm enrollment contact DEERS at 1-800-538-9552.

ID Cards – Service members should check the expiration date of all dependent ID cards prior to deployment. If the cards expire prior to the end of the deployment, you should contact the appropriate personnel office to initiate the correct paperwork.

Service Record – Check the pages of your service records to ensure that the contact information is correct. An incorrect phone number can delay the response in case of an emergency.

Vehicle Information – While deployed it is recommended that you make storage arrangements for your vehicle(s). Some installations have long term storage available. Additionally you should check your vehicles registration expiration date. If your registration will expire while you are deployed, you should renew your registration prior to deployment or make arrangement with someone with your power of attorney to take care of it for you. Also, some insurance companies offer reduced rates to service members who are deployed if their vehicle will not be in use. Contact your insurance agency to see if this is an option for you.

Financial

Bills – Service members are responsible for their household expenses/bills while they are deployed. These expenses could include rent, mortgage payment, car payments, credit cards, ect. Before deployment you should ensure that you've made arrangements for these payments to be taken care of. You may choose to appoint your spouse or family member with power of attorney, so that they can handle your finances while you are deployed.

Direct Deposit – Direct deposit is the fastest and most convenient way to receive your pay while you are deployed. By utilizing direct deposit your pay will be automatically credited to your checking or savings account. For more information check with your bank or credit union.



Income Tax – If you will be deployed when your taxes are due, decide in advance how income taxes will be filed and who will and who will do it. You may wish to file for an extension through the IRS by filing form 2350: Application for Extension of Time to File U.S. Income Tax Return.

Legal

Power of Attorney – A power of attorney is a legal designation by an individual that grants to another the authority to execute documents in the name of the grantor, as if he or she actually signed the documents. While you are deployed it may be necessary for your spouse, your parent, or another competent person to act for you on your behalf. Before you execute a power of attorney, be sure you understand exactly what you want your attorney-in-fact to do in your place. For example, you may want to limit the duration of the power of attorney to the period of time you expect to be deployed. For assistance in preparing a power of attorney will you should contact the legal office at your installation. See legal resources for more information and referral's.

Service Members' Group Life Insurance (SGLI) – Each active duty service member is eligible to be insured under SGLI up to a maximum of \$250,000 in increments of \$10,000. Before deploying you should verify who you have designated as beneficiary on your SGLI and make changes as necessary. An eligible beneficiary can be any person or legal entity designated by the service member. To make any changes to the SGLI Election form VA Form SGLV-8286 must be completed. For more information about SGLI, please visit the Department of Veteran Affairs group life insurance page.

Will – A will is a legal expression or declaration of an individual's wishes concerning the dispositions of their property after death. It is always easier for ones survivor to take care of things if there is a legally executed will. If one dies without leaving a will, personal and real property are distributed by state law, which might not necessarily coincide with the way the individual would have wanted it. For assistance in preparing or changing your will you should contact the legal office at your installation. See legal resources for more information and referrals.



Personal Readiness

ID Cards/DEERS

- Members ensure your CAC card will remain valid through the deployment.
- Orders will be given to the MPF by Personal Readiness and then updated in the Defense Enrollment Eligibility System.
- Members, please provide a copy of your orders to your spouse. Spouses, please keep this copy on your person.
- Members, if you need a new CAC while deployed, contact the servicing PERSCO at your location

Active Duty Orders

- Title 10 Military Personnel Appropriation (MPA)
Tour includes 2 days out processing, 2-7 days travel on front and 2 days travel on return, 2 days in processing on end of tour.

Downtime - Based on estimated tour length (ETL)
 - Less than 45 days, no down time.
 - Over 45 but less than 90 days, 7days downtime.
 - Over 90 days, 14 days downtime.
 - Base policy for members outside the commuting distance.
Member's alternate duty location is the HOR. Members must either be at the Air National Guard or alternate duty location during downtime.
 - Base policy for members within the commuting distance.
Member must remain within the commuting distance during downtime.
- Leave Accrual TBD upon by return
Member accrues 2.5 days of leave per month while on orders. Member may take all, some or none of accrued leave. Leave not taken will be sold.



- Leave a copy of orders at home with whoever is taking care of your business while you are gone.
- POC MSgt. A.J. Hart Comm: 791-0404
DSN: 791-0404 Email: anita.hart@ang.af.mil



How can I get ID cards for my family?

- ID Cards
 - Lost ID Card (family member)
 - You must have a Power of Attorney (if without sponsor), a passport, and a memorandum from the sponsor's Commander stating lost ID card. Verification may be accomplished by use of DEERS/RAPIDS or Records screen, and/or original documents as necessary.
 - Are unmarried dependents over the age of 21 authorized ID cards?
 - Normally, no. However, if one of the following applies, the answer is yes: if the dependent is enrolled in a full-time course of study at an approved institution of higher learning (sponsor must verify on 1172 that he/she provides 50% of dependent's support). Form from education institution must verify that the child is enrolled full-time. They are authorized a card until age 23 while enrolled; or incapable of self-support because of a mental or physical handicap that existed before their 21st birthday (requires a dependency determination from DFAS-Indianapolis first).
 - Can children under 10 receive an ID card when parents are deployed?
 - Children of single military parents or dual military couples need a valid ID card, even under age 10. Call the ID card issuing agency.



The Defense Enrollment Eligibility Reporting System (DEERS)

DEERS is a computerized database of military sponsors, families and other worldwide who are entitled under the law to TRICARE benefits. DEERS registration is required for TRICARE eligibility.

Registration in DEERS

Active duty and retired service members are automatically registered in DEERS, but they must take action to register their family members and ensure they are correctly entered in the database. Errors in the DEERS database can cause problems with TRICARE claims, so it is critical to maintain your DEERS information.

Verifying and Updating DEERS Information

Beneficiaries can verify their DEERS information by contacting their TRICARE regional contractor, local TRICARE service center or the nearest uniformed services personnel office (ID card facility). Sponsors or registered family members may make address changes; however, only the sponsor can add or remove family members from DEERS, and proper documents are required such as a marriage certificate, divorce decree, and/or birth certificate. There are several ways beneficiaries can update their DEERS information, they include:

- Visit the local uniformed services personnel office or contact the Defense Manpower Data Center Support Office (DSO) at 1-800-538-9552. You can find the nearest uniformed services personnel office at: <http://www.dmdc.osd.mil/rsl>
- Fax address changes to DEERS at 1-831-655-8317.
- Mail the address change to the Defense Manpower Data Center Support Office, Attn: COA, 400 Gigling Rd., Seaside, CA 93955-6771
- Go online at: <http://www.tricare.osd.mil/DEERS/default.cfm> or directly to the DMDC website at: <https://www.dmdc.osd.mil/appj/address/index.jsp> to update your information.

DEERS Verification Changes for Unmarried Former Spouses

The social security number (SSN) used to verify TRICARE eligibility in the DEERS for unmarried former spouses has changed. As of Oct. 1, 2003, DEERS reflects TRICARE eligibility for these beneficiaries using the unmarried former spouses own SSN and not the former sponsors. Health care information is filed under the unmarried former spouses own SSN and name. These beneficiaries now use their own name and SSN to schedule medical appointments and to file TRICARE claims.

The current Uniformed Services Identification and Privilege Card, DD Form 1173, held by the unmarried former spouse is still valid until it expires. Upon renewal, the unmarried former spouse will be issued a replacement DOD/Uniformed Services and Privileges Identification Card, DD Form 2765.

Unmarried former spouses may contact or visit the nearest ID card issuing facility; locations can be found online at www.dmdc.osd.mil/rsl for questions or assistance.

Unmarried former spouses should always keep their DEERS information current. For questions regarding their medical records, they should contact the military treatment facility and medical records department where their DOD medical records are kept.

Uniformed Services Family Members and Survivors Over Age 75 Receive Permanent ID Cards

A permanent United States Uniformed Service ID card will be available Sept. 2005 for all eligible Uniformed Services family members and survivors of deceased personnel, who are age 75 and over.

Beneficiaries currently in possession of a valid ID card may obtain the permanent ID card within 90 days of expiration. The availability of the new permanent ID card does not in any way invalidate a current ID card, nor will it impact any associated benefits/entitlements. Beneficiaries should apply for a new ID card when their existing card is within 90 days of expiration.



It is important for surviving family members to update their personnel information in DEERS when the active duty or retired sponsor dies. For more information beneficiaries may refer to the Aug. 25, 2005 Permanent ID Card News Release. Additionally, the DEERS support office can be reached by telephone at 1-800-538-9552, or information can be found online at www.tricare.osd.mil/DEERS.



Accounting/Legal Services for the Deployment Process

Allotments – An allotment specifies where exactly you want your money to go on pay day. For example checking account (primary and/or secondary), savings account, savings bonds, ect. Currently, active duty service members can start allotments on MyPay.

Direct Deposit – A system where payments are automatically deposited to a soldiers checking or savings account on pay day. Direct Deposit can be started and changed on MyPay or through the local finance office. In most cases, with direct deposit, payments can be received quicker.

MyPay – MyPay is an automated system that allows each Service Member to control their own pay. You can also get pay statements, tax forms, and travel advice of payment using MyPay.

Will – A will is a legal document by which one gives others rights over their property or family after death. A will should be drawn up with legal assistance prior to deployment in the event of a worst case scenario.

Power of Attorney – A written legal document that gives an individual the authority to act for another for a specified period of time. Power of Attorney should be designated prior to deployment in case your spouse or someone else must act on your behalf in legal matters.

The Soldier and Sailor Civil Relief Act of 1940 – A law that protects the reserve component service member called to active duty from legal/financial problems. Under this act a reservist may qualify for any of the following:

- Reduced interest rate on mortgage payments
- Reduced interest rate on credit card debt
- Protection from eviction if your rent is \$1,200 or less
- Delays of all civil court actions, such as bankruptcy, foreclosure or divorce proceedings.



How do I solve pay problems?

Leave and Earnings Statement (LES)



- You must have a Power of Attorney
 - What about my spouse's entitlement?
 - Your spouse may receive a few extra entitlements while deployed. However, these are not definite. Family Separation Allowance (FSA), hazardous duty pay, tax exempt status. You may also receive others.
 - Need spouse's LES.
 - Contact your unit Personnel and Administration (PAC), Rear Detachment or Finance Office.
 - Can I make a change on my spouse's LES (start/stop an allotment)?
 - No. Changes can only be made by the Service Member. If an allotment needs to be stopped, started, or changed, take care of it ahead of time.
 - My spouse's pay is incorrect.
 - Contact your unit Personnel and Administration (PAC), Rear Detachment or Finance Office.

How to read a Reserve and National Guard Leave and Earning Statement

Your pay is your responsibility.

This is a guide to help you understand your Leave and Earnings Statement (LES). The LES is a comprehensive statement of a member's leave and earnings showing your entitlements, deductions, allotments (fields not used for Reserve and National Guard members), leave information, tax withholding information, and Thrift Savings Plan (TSP) information. Your most recent LES can be found 24 hours a day on **myPay**.

If members receive Career Sea Pay, the Sea Service Counter will still be displayed in the remark portion of the LES. The LES remains one page in length.

Verify and keep your LES each month. If your pay varies significantly and you don't understand why, or if you have any questions after reading this publication, consult with your disbursing/finance office.

DEFENSE FINANCE AND ACCOUNTING SERVICE MILITARY LEAVE AND EARNINGS STATEMENT																							
ID	NAME (LAST FIRST MI)		SOC SEC NO		GRADE	PAY DATE	YRS SVC	ETA	BRANCH	ADSN DSCH	PERIOD COVERED												
ENTITLEMENTS				DEDUCTIONS				ALLOTMENTS				SUMMARY											
TYPE		AMOUNT		TYPE		AMOUNT		TYPE		AMOUNT				- AMT FWD		13							
10				11				12						- TOT ENT		14							
														- TOT DED		15							
														- TOT ALMT		16							
														= NET AMT		17							
														- CR FWD		18							
														= EOM PAY		19							
TOTAL		20		21				22						DIEM		23		RET PLAN		24			
LEAVE		25	26	27	28	29	30	31	32	FED TAXES		33	34	35	36	37		TAX YTD		38			
FICA TAXES		39		40		41		42		43		44		45		46		47		48			
PAY DATA		49		50		51		52		53		54		55		56		57		58			
Thrift Savings Plan (TSP)		59		60		61		62		63		64		65		66		67		68			
		69		70		71		72		73		74		75		76		77		78			
REMARKS		YTD ENTITLE										YTD DEDUCT											
76		77										78											

www.dfas.mil



Fields 1 through 9 contain the identification portion of the LES.

- **1 - NAME.** The member's name in last, first, middle initial format.
- **2 - SOC. SEC. NO.** The member's Social Security Number.
- **3 - GRADE.** The member's current pay grade.
- **4 - PAY DATE.** The date the member entered active duty for pay purposes in YYMMDD format. This is synonymous with the Pay Entry Base Date (PEBD).
- **5 - YRS SVC.** In two digits, the actual years of creditable service.
- **6 - ETS.** The Expiration Term of Service in YYMMDD format. This is synonymous with the Expiration of Active Obligated Service (EAOS).
- **7 - BRANCH.** This field reflects branch of service OR program which the service member is enrolled.
- **8 - ADSN/DSSN.** The Disbursing Station Symbol Number used to identify each disbursing/finance office.
- **9 - PERIOD COVERED.** This field will show the "Check Date" for Reserve or National Guard members.

Fields 10 through 22 contain the entitlements, deductions, allotments, their respective totals, a mathematical summary portion and date initially entered military service.

- **10 - ENTITLEMENTS.** In columnar style the names of the entitlements and allowances being paid. Space is allocated for fifteen entitlements and/or allowances. If more than fifteen are present the overflow will be printed in the remarks block. Any retroactive entitlements and/or allowances will be added to like entitlements and/or allowances.
- **11 - DEDUCTIONS.** The description of the deductions is listed in columnar style. This includes items such as taxes, SGLI and dependent dental plan. Space is allocated for fifteen deductions. If more than fifteen are present the overflow will be printed in the remarks block. Any retroactive deductions will be added to like deductions.
- **12 - ALLOTMENTS.** Reservist and National Guard do not have allotments.
- **13 - AMT FWD.** The amount of all unpaid pay and allowances due from the prior LES.
- **14 - TOT ENT.** The figure from Field 20 that is the total of all entitlements and/or allowances listed.
- **15 - TOT DED.** The figure from Field 21 that is the total of all deductions.
- **16 - TOT ALMT.** Reservist and National Guard do not have allotments.
- **17 - NET AMT.** The dollar value of all unpaid pay and allowances, plus total entitlements and/or allowances, minus deductions due on the current LES.
- **18 - CR FWD.** The dollar value of all unpaid pay and allowances due to reflect on the next LES as the +AMT FWD.
- **19 - EOM PAY.** The actual amount of the payment to be paid to the member on that specific payday.

Fields 20 through 22 - TOTAL. The total amounts for the entitlements and/or allowances, and deductions respectively.

Fields 23 and 24 are NOT used by Reserve and National Guard

members. Fields 25 through 32 contain leave information.

- **25 - BF BAL.** The brought forward leave balance. Balance may be at the beginning of the fiscal year, or when active duty began, or the day after the member was paid Lump Sum Leave (LSL).
- **26 - ERND.** The cumulative amount of leave earned in the current fiscal year or current term of enlistment if the member reenlisted/extended since the beginning of the fiscal year. Normally increases by 2.5 days each month.
- **27 - USED.** The cumulative amount of leave used in the current fiscal year or current term of enlistment if member reenlisted/extended since the beginning of the fiscal year.
- **28 - CR BAL.** The current leave balance as of the end of the period covered by the LES.
- **29 - ETS BAL.** The projected leave balance to the member's Expiration Term of Service (ETS).
- **30 - LV LOST.** The number of days of leave that has been lost.



- 31 - **LV PAID.** The number of days of leave paid to date.
- 32 - **USE/LOSE.** The projected number of days of leave that will be lost if not taken in the current fiscal year on a monthly basis. The number of days of leave in this block will decrease with any leave usage.
- 39
- 40
- 41 **Fields 33 through 38 contain Federal Tax withholding information.**
- 42
 - 33 - **WAGE PERIOD.** The amount of money earned this LES period that is subject to Federal Income Tax Withholding (FITW).
- 43
 - 34 - **WAGE YTD.** The money earned year-to-date that is subject to FEM.
 - 35 - **M/S.** The marital status used to compute the FITW.
 - 36 - **EX.** The number of exemptions used to compute the FITW.

- 37 - **ADD'L TAX.** The member specified additional dollar amount to be withheld in addition to the amount computed by the Marital Status and Exemptions.
- 38 - **TAX YTD.** The cumulative total of FITW withheld throughout the calendar year.

Fields 39 through 43 contain Federal Insurance Contributions Act (FICA) information.

- **WAGE PERIOD.** The amount of money earned this LES period that is subject to FICA.
- **SOC WAGE YTD.** The wages earned year-to-date that are subject to FICA.
- **SOC TAX YTD.** Cumulative total of FICA withheld throughout the calendar year.
- **MED WAGE YTD.** The wages earned year-to-date that are subject to Medicare.
- **MED TAX YTD.** Cumulative total of Medicare taxes paid year-to-date.

Fields 44 through 49 contain State Tax information.

- 44 - **ST.** The two digit postal abbreviation for the state the member elected.
- 45 - **WAGE PERIOD.** The amount of money earned this LES period that is subject to State Income Tax Withholding (SITW).
- 46 - **WAGE YTD.** The money earned year-to-date that is subject to SITW.
- 47 - **M/S.** The marital status used to compute the SITW.
- 48 - **EX.** The number of exemptions used to compute the SITW.
- 49 - **TAX YTD.** The cumulative total of SITW withheld throughout the calendar year.

Fields 50 through 62 contain additional Pay Data.

- 50 - **BAQ TYPE.** The member's type of Basic Allowance for Quarters status.
 - W/O DEP - Member without dependents.
 - W DEP - Member with dependents.
 - WDAGQT - Member with dependents assigned government quarters.
- 51 - **BAQ DEPN.** Indicates the type of dependent.
 - Spouse
 - Child
 - Parent
 - Grandfathered
 - Member married to member/own right
 - Ward of the court
 - Parents in Law
 - Own right
 - Student (age 21-22)
 - Handicapped child over age 21
 - Member married to member, child under 21
 - No dependents
 - N/A
- 52 - **VHA ZIP.** The zip code used in the computation of Variable Housing Allowance (VHA) if



- entitlement exists.
- **53 - RENT AMT.** The amount of rent paid for housing if applicable.
- **54 - SHARE.** The number of people with which the member shares housing costs.
- **55 - STAT.** The VHA status; i.e., accompanied or unaccompanied.
- **56 - JFTR.** The Joint Federal Travel Regulation (JFTR) code based on the location of the member for Cost of Living Allowance (COLA) purposes.
- **57 - DEPNS.** The number of dependents the member has for COLA purposes.
- **58 - 2D JFTR.** The JFTR code based on the location of the member's dependents for COLA purposes.
- **59 - BASTYPE**
 - STAND - Separate Rations
 - (blank) - Rations-in-kind not available
 - OFFIC - Officer Rations
- **60 - CHARITY YTD.** The cumulative amount of charitable contributions for the calendar year.
- **61 - TPC.** This field is not used by the Active Component.
Army Reserves and National Guard use this field to identify Training Program Codes.
 - A - Normal pay status code for a regular service member on regular duty.
 - C - Funeral Honors Duty.
 - M - Annual training tours over 30 days.
 - N - Death.
 - **0** - Training for HPSP, ROTC, and Special ADT over 30 days.
 - T - ADT over 29 days. (School)
 - U - Undergraduate pilot training, in-grade pilot, navigator, and advance flying training officers.
 - X - Stipend Tour of HPSP participants or subsistence for ROTC participants.
 - Z - Administrative and support training (exclusive of recruiting).
- **62 - PACIDN.** The activity Unit Identification Code (UIC).

Fields 63 through 75 contain Thrift Savings Plan (TSP) information/data.

- **63 - BASE PAY RATE.** The percentage of base pay elected for TSP contributions.
- **64 - BASE PAY CURRENT.** The amount of Base Pay withheld for TSP from current pay entitlement
- **65 - SPECIAL PAY RATE.** The percentage of Specialty Pay elected for TSP contribution.
- **66 - SPECIAL PAY CURRENT.** The amount of Special Pay withheld for TSP from current pay entitlement.
- **67 - INCENTIVE PAY RATE.** Percentage of Incentive Pay elected towards TSP contribution.
- **68 - INCENTIVE PAY CURRENT.** The amount of Incentive Pay withheld for TSP from current pay entitlement.
- **69 - BONUS PAY RATE.** The percentage of Bonus Pay elected towards TSP contribution.
- **70 - BONUS PAY CURRENT.** The amount of Bonus Pay withheld for TSP from current pay entitlement.
- **71** - Reserved for future use.
- **72 - TSP YTD DEDUCTION (TSP YEAR TO DATE DEDUCTION):** Dollar amount of TSP contributions deducted for the year.
- **73 - DEFERRED:** Dollar amount of pay elected to be deferred during the tax year.
- **74 - EXEMPT:** Dollar amount of TSP contributions that are reported as tax exempt to the Internal Revenue Service (IRS).
- **75** - Reserved for future use.
- **76 - REMARKS.** Notices of starts, stops and changes to a member's pay items as well as general notices from varying levels of command may appear.
- **77 - YTD ENTITLE.** The cumulative total of all entitlements for the calendar year.
- **78 - YTD DEDUCT.** The cumulative total of all deductions for the calendar year.



Deployment Entitlement Handout

Basic Allowance for Sustenance (BAS): Officer and enlisted members will retain their BAS. Enlisted members not receiving full BAS at the permanent duty station will have BAS started upon departure based on the out processing information. BAS will then be terminated upon return based on completion of the travel voucher.

Hardship Duty Pay-Location (HDP-L): HDP-L is payable to members assigned to certain locations outside the continental United States (OCONUS) as listed in the DoD Financial Management Regulation. HDP-L is intended for all members, officer and enlisted, who serve over 30 consecutive days in a designated location. Rates vary based on location from \$50-\$150 a month.

Hostile Fire/Imminent Danger Pay (HFP/IDP): HFP/IDP is payable when duty is performed in a designated location as listed in the DODFMR, Volume 7A. Entitlement is \$150 a month regardless of how much time was spent in the HFP/IDP.

Combat Zone Tax Exclusion (CZTE): Members are entitled to Federal and State tax exclusion for any portion of the month they are performing duty in a designated area as listed in the DODFMR, Volume 7A. Officers will receive exemption up to the highest enlisted basic pay plus the HDP/IDP (if authorized). Enlisted will receive exemption of taxes for the entire month. If a member reenlists within a CZTE and receives any bonus or leave settlement it is also tax exempt. Any future payments of the bonus for this enlistment period are also exempt. Annual installments of an already established bonus are not tax exempt if received while in a CZTE area.

Family Separation Allowance (FSA): FSA is payable to members who have dependents or are military married to military and are TDY over thirty days and the dependents do not reside or accompany the member to the TDY location. Entitlement is for \$100 a month prorated based on the number of days away from the permanent duty station for TDY. Some restrictions apply concerning dependency status and should be verified with the FSO.

Leave and Earning Statement (LES): A member may request your LES be sent to an alternate location. A member may also obtain copies of your LES through Employee/Member Self Service (EMSS).

United States Savings Deposit Program (USSDP): Members serving in an authorized location, as listed in DODFMR, 7A, may deposit their unallotted current pay and allowances for savings purposes. Amounts up to ten thousand dollars may be deposited with interest accrual at a rate of ten percent annum.

Power of Attorney: A special power of attorney (SPOA) is required for anyone to gain access to a members pay or make adjustments to allotments. The SPOA must be very specific as to what the member is allowing the holder of the SPOA to do. If dependents do



not have an SPOA for access to the members pay account, they will be referred to the First Sergeant and/or the Commander for assistance.

Travel Entitlements: Per Diem is based on the conditions at the TDY location. Under most deployments all meals and lodging is paid for and per diem is two dollars a day (CONUS) and three fifty a day (OCONUS). Travel time to the deployed site could result in additional entitlements and should be verified with the FSO.

Government Travel Charge Card (GTCC): The usage of a GTCC is mandatory for all eligible card holders. Your orders will dictate the usage of the card and any advances authorized. If the circumstances of the deployment change, please notify the FSO immediately for alternate arrangements.

Travel Accrual Payments: Lengthy deployments do not preclude you from making payment to your GTCC and could cause negative impact if the account is not kept current during your deployment. To assist in the payment of the GTCC, accrual payments are offered. Arrangements prior to travel should be made with the FSO. If arrangements were not made prior to departure, contact your FSO or the deployed FSO for payments.

Emergency Leave: In case of an emergency and you must return to your PDS; contact your deployed First Sergeant to ensure prompt travel arrangements are made. Transportation is authorized to proceed to the emergency leave location, not to exceed returning to your PDS.

Access to Personal Finances: Ensure checks ATM cards and/or debit cards are available to access personal funds while deployed.

NOTE: Remember all of the above stated information is current as of publication date and is subject to change based on numerous factors. Verification with either your permanent duty station or the deployed site finance personnel is recommended. Members entitlements are treated separately based on individual circumstances.



Do I Need a Power of Attorney?

- You must have a Power of Attorney
 - What is a Power of Attorney?
 - A Power of Attorney (POA) is a legal document that allows one person to conduct business in another person's name.
 - **General** – Covers all legal matters.
 - **Special** – Covers only the situation listed on the Power of Attorney.
 - How do I obtain a Power of Attorney?
 - The Service Member can go to the legal assistance center with a valid ID card and obtain a POA.



Legal Pre-Deployment Checklist

1. Do you have a will? Yes___ No___

- If yes, the will is located at_____
- If no, go to #3

2. Do you need to update your will? Yes ___ No___

NOTE: If any of these events have occurred since you signed your will, you should discuss updating your will with an attorney. Therefore, you should check “yes”.

- Change in marital status (married, divorced, separated, widowed)
- Birth or adoption of a child
- Death of a person mentioned in your will
- Significant change in assets (purchase of home, large inheritance, etc.)

3. Do you need to make a will? Yes ___ No___

NOTE: If any of the conditions below apply to you, you should speak with an attorney about making a will. Therefore, check “yes”.

- You have minor children at home
- Your primary beneficiary is a minor
- Your estate (all assets) is valued at more than \$10,000 OR
- You desire to distribute you property in a manner different than would occur under your home state law or an existing will. (For example, giving property to non-family members, limiting distribution of certain family members, etc.)

4. Do you want to make a living will or health care power of attorney? Yes ___ No___

NOTE: if you desire to limit the use of extraordinary medical procedures to prolong your life or to give someone else authority to make medical decisions for you, you should speak to an attorney about these legal documents.

5. Do you have a power of attorney (POA)? Yes___ No___

If yes, the POA is a (circle one) GENERAL or SPECIAL POA and it is located at:

6. Do you want to make a POA or change your POA? Yes___ No___



NOTE: If you have previously executed a **GENERAL POA** of need to authorize a person to handle your bills, move your property, or handle other affairs, you should speak to an attorney about a **POA**.

7. If you are a single parent or a member of a two soldier family, do you have an approved Family Care Plan? Yes ____ No ____

8. How you designate the beneficiaries of your SGLI and other life insurance can greatly affect the actual amount of money paid to your loved ones. Do you wish to speak to an attorney about your options for making this designation? Yes ____ No ____

NOTE: if any of your beneficiaries (primary or alternate) is a minor, this counseling is critical. You should check “yes” in this block. If your SGLI form says “by law” or “by will” it is essential that you speak with an attorney about changing these designations.

9. Are you facing any criminal or civil legal actions? Yes ____ No ____

If “yes”, you should speak with an attorney about these matters and how deployment might affect them.

10. Do you have any other legal matters (credit/ consumer problems, landlord-tenant problems, etc.) that you wish to discuss with an attorney? Yes ____ No ____

My signature below indicates that I have received a legal briefing covering the areas on the form. I understand how my personal circumstances are affected by and can be changed by these legal actions. I have been afforded the opportunity to consult with an attorney about these matters and have used this opportunity to the degree that I feel I need to. I am satisfied that my legal affairs are in adequate order for me to deploy.

SIGNATURE OF SOLDIER:

SIGNATURE OF LEGAL AFFAIRS PROCESSOR:



Public Affairs

OpSec







Operations Security

Thank You

Thank you for taking the time to read this reference sheet. Our goal is to provide you with a greater understanding of the military's security concerns. The information in the fact sheet is not intended to frighten you or make you suspicious that everyone you meet is a secret agent or terrorist. But – stay alert, if a stranger shows excessive interest in the affairs of your family members, military or not, notify the authorities.

What Can You Do?

There are many countries and organizations that would like to harm Americans and degrade our influence in the world. It's possible, and not unprecedented, for spouses and family members of U.S. Military personnel to be targeted for intelligence collection. This is true in the United States and especially true overseas. What can you do?

Be Alert!

Foreign governments and organizations collect significant amounts of information by using spies. A foreign agent may use a variety of approaches to befriend someone to get sensitive information. This information can be critical to the success of a terrorist or spy, and consequently deadly to Americans.

Be Careful

There may be times when your spouse cannot talk about the specifics of their job. It's very important to protect and conceal certain information such as flight schedules, ship movements, temporary duty (TDY) locations, and installation activities, for example. Something as simple as a phone discussion about where your spouse is deploying, or going TDY, can be very useful to our enemy's.

What is OPSEC?

Operations Security, or OPSEC, is keeping potential adversaries from discovering our critical information. As the name suggests, it protects our operations – planned, in progress, and those completed. Success depends on secrecy and surprise, so the military can accomplish the mission faster and with less risk. Our adversaries want our information and they don't only concentrate on our service members to get it. They want you, the family member.



You are a Vital Player in Our Success

As a family member of our community, you are a vital player in our success, and we couldn't do our job without your support. You may not know it, but you also play a crucial role in ensuring your loved ones safety. You can protect your family and friends by protecting what you know of the military's day to day operations. That's OPSEC.

Protecting Critical Information

Even though information might not be secret, it can be what we call "critical information".

Critical information deals with specific facts about military intentions, capabilities, operations or activities. If an adversary knew this detailed information, our mission accomplishment and personal safety could be jeopardized. It must be protected to ensure an adversary doesn't gain a significant advantage. By being a member of the military family, you will often know some bits of critical information. Do not discuss them outside of your immediate family and especially over the telephone.

Examples of Critical Information

- Detailed information about the mission of assigned units.
- Details about locations and times of unit deployments.
- Personnel transactions that occur in large numbers (Examples: pay information, powers of attorney, wills, deployment information)
- References to trends in unit morale or personnel problems.
 - Details concerning security procedures.

These bits of information may seem insignificant. However, to a trained adversary, they are small pieces of a puzzle that highlight what we're doing and planning. Remember, the elements of security and surprise are vital to the accomplishment of our goals and our collective personnel protection.

- Where and how you discuss this information is just as important as with whom you discuss it. Adversary agents tasked with collecting information frequently visit some of the same stores, clubs, recreational areas, or places of worship as you do.
- Determined individuals can easily collect information from cordless and cellular phones and even baby monitors, using inexpensive receivers from local electronic stores.
- If anyone, especially a foreign national, persistently seeks information, notify your military sponsor immediately.



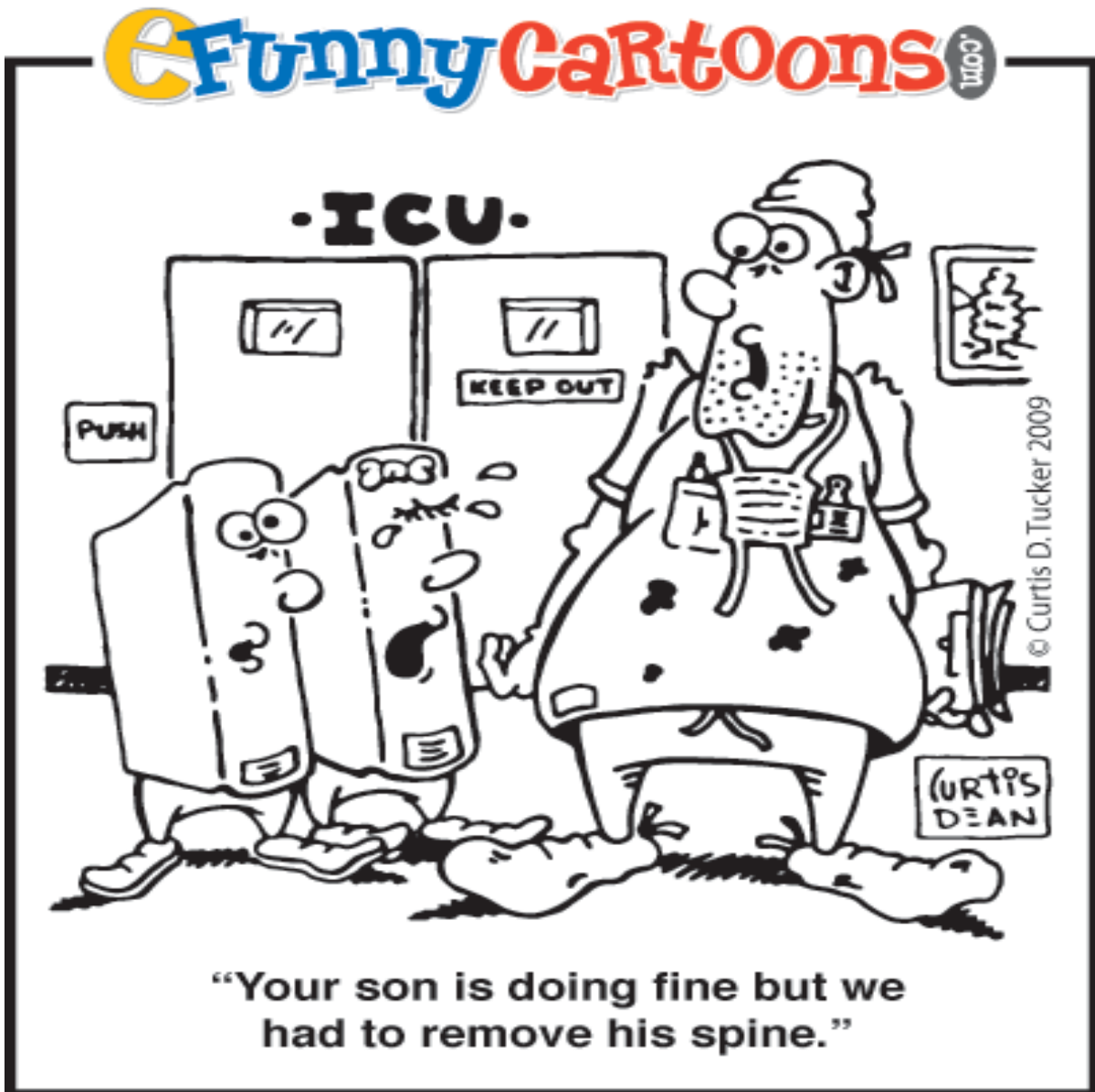
OPSEC is a family affair.

All family members are a part of the military's OPSEC team. They need to protect information to ensure the safety of all members of the armed forces, civilians, and military families.





Casualty Assistance







Casualty Assistance

Casualty Assistance (Call) Officer

In the event of a service member's death, a "Casualty Assistance Officer" (CAO) (Army and Air Force) or "Casualty Assistance Call Officer (CACO) (Navy and Marine Corps) is assigned to help the family with important matters. The officer serves as a liaison between the service member's family and the service branch. This person is expected to be both empathetic and professional in order to provide adequate support to the next of kin. When performing CAO or CACO duties, a service member is relieved of all other conflicting responsibilities.

Usually, the CAO or CACO will be of equal grade or higher than the casualty for whom the officer performs his or her duties. The CAO or CACO is assigned to help the family through their transition for an indefinite period of time, several months, if needed. CAOs and CACOs help families understand benefits and entitlements and complete claim forms.

Important Numbers for Casualty Survivors

U.S. Army

Immediate Casualty Assistance 1-800-626-3317

Long Term Case Management 1-866-272-5841

U.S. Marine Corps 1-800-847-1597 Fax: 1-703-784-4134

U.S. Navy 1-800-368-3202

U.S. Air Force 1-800-433-0048

U.S. Department of Veterans Affairs (VA)

Benefits Information 1-800-827-1000

Bereavement Counseling (through the Readjustment Counseling Service)
1-202-273-9116

Social Security Administration

1-800-722-1213 (7 a.m. to 7 p.m. Monday through Friday)

TRICARE

1-888-633-5433



North Region: 1-877-874-2273

West Region: 1-888-874-9378

South Region: 1-800-444-5445

Military OneSource 1-800-342-9647

TAPS (Tragedy Assistance Program for Survivors)

1-800-959-TAPS (8277)



Military Resource/Benefits Representative

Military OneSource

ESGR

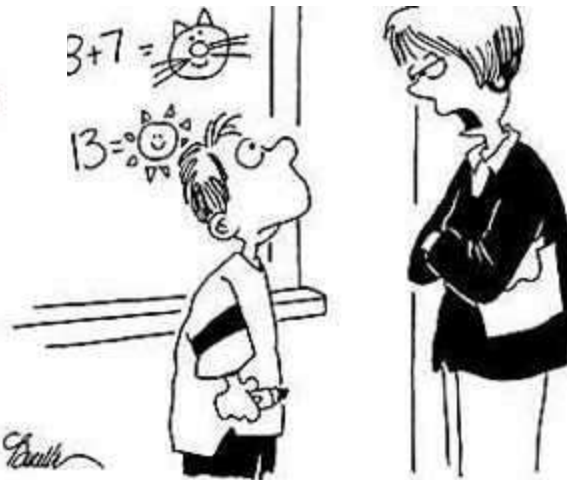
American Red Cross

Education



American Red Cross

Together, we can save a life



"True, we have encouraged you to use your imagination, but not in math."





Military OneSource

What does Military OneSource do?

Military OneSource, which supplements existing installation services, provides free help and information, by phone with a professionally trained consultant or online, on a wide range of issues that affect you and your family -- from budgeting and investing to relationships and deployment. Its available 24 hours a day, 365 days a year.

Whether you're single or married, a parent or not a parent, Military OneSource can help with the issues that are important to you. For service members and families who live far from military installations, Military OneSource is especially useful. Military OneSource also provides free counseling services (up to 12 sessions per person, per issue), face-to-face in the local community, by telephone, and online.

Why should I call Military OneSource?

Military OneSource helps you save time and money by researching your questions; supplying solid, reliable information; and providing valuable services. Use Military OneSource to seek help early, before a minor problem turns into a major one. Answer the telephone "live" and can also respond to e-mail questions. They also follow up to make sure you've received the help you need.

Here are just a few of the issues Military OneSource can help you with:

- Counseling services for personal and relationship issues.
- Child care and parenting issues.
- Deployment and reunion issues.
- Education.
- K-12.
- College.
- Special needs.
- Spouse training, education, and career.
- Elder care issues.
- Money matters.
- Legal issues. Violence and trauma issues
- Relocation.
- Transition to civilian life...
- Consumer issues and travel.
- Translation assistance
- www.militaryonesource.com





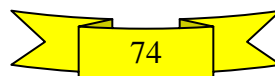
Reemployment Time Schedule

Requirement

Report Next Work Day

Apply Within 14 Days

Apply Within 90 Days





Contact Info

National: 1-800-336-4590

www.esgr.mil

Montana

FT Harrison, Bldg 220

Toll Free: 1-866-615-4439

Or

406-324-3128 / 324-3021





How to Use the American Red Cross during Family Emergencies When a National Guard or Reserve Member is Absent

The American Red Cross helps community-based military members and their families cope with separation and other special needs related to service in the armed forces. As a Reserve component of National Guard Family member, you are entitled to the same valuable Red Cross emergency services as the families of full time active duty military personnel.

If you loved one is away from home because of military duty and you need to get in touch with him or her in the event of an emergency, then the American Red Cross can help.

Please have the following information ready:

- Service Member's Full Name
- Rank/Rating
- Branch of Service
- Social Security Number
- Military Address
- Information about the deployed unit and the home base unit (for deployed service members only)

IN CASE OF AN EMERGENCY CALL: 1-800-272-6668

The Red Cross verifies this information and relays it to the appropriate command where it is up to the military whether the service member returns home. Remember, a service member can only come home in an emergency situation.

Be prepared

Always have your local Red Cross chapter or station phone number readily available and share the above information with a trusted friend.

Stay in touch with loved ones

Red Cross worldwide emergency communications network operates 24 hours a day, 7 days a week, 365 days a year. They can help you send emergency messages regarding the death or serious illness of a family member, the birth of a child, or other family emergencies.

Get verification of emergency leave information

Red Cross can provide your Reservist's or Guardsman's commander with fast, reliable information to help make decisions regarding emergency leave.

Secure emergency financial assistance

The Red Cross collaborates with the military aid societies in facilitating access to financial assistance when an urgent personal or family crisis arises, that is, when your service member might need financial assistance for emergency travel, burial of a loved one, or urgent health and welfare needs such as food and shelter.

Montana Chapters

www.MontanaRedCross.org



Regional Headquarters	Other Offices	Counties Served
EASTERN Great Falls Office 1300 28 th St S, 3 rd Floor Great Falls, MT 59403 406-727-2212	Helena Office 3150 N MT Ave, Suite B Helena, MT 59602 406-442-0260	Blaine, Broadwater, Cascade, Chouteau, Daniels, Fergus, Glacier, Hill, Judith Basin, Lewis & Clark, Liberty, Petroleum, Phillips, Pondera, Toosevelt, Sheridan, Teton, Toole and Valley Counties, Malmstrom AFB & MANG
WESTERN Kalispell Office 126 N Meridian Rd Kalispell, MT 59901 406-752-6433	Missoula Office 1500 W Broadway, Suite E Missoula, MT 59808 406-549-6441	Flathead, Lake, Lincoln, Sanders, Missoula, Ravalli and Mineral
SOUTHEASTERN 1437 Ave D, Suite 320 Billings, MT 59012 406-245-3512		Big Horn, Carbon, Carter, Custer, Dawson, Fallon, Garfield, Golden Valley, McCone, Musselshell, Prairie, Powder River, Richland, Rosebud, Stillwater, Treasure, Wibaux and Yellowstone Counties
SOUTHWESTERN Bozeman Office 300 N Wilson, Suite 105A Bozeman, MT 59715 406-587-4611	Butte Office 10 S Main St, Suite B(US Bank Bldg) Butte, MT 59701 406-782-8358	Beaverhead, Deer Lodge, Gallatin, Granite, Jefferson, Madison, Meagher, Park, Powell, Silver Bow, Sweetgrass and Wheatland Counties



Montana Air National Guard Education Benefits

<http://www.goang.com/benefits/>

You can use this website to find details on education benefits. Use the dropdown menu at the bottom to pull up each individual states policy. Here is the information about Air National Guard education benefits for the state of Montana.

“Airmen are entitled to \$500.00 per semester with a \$1000.00 cap per individual per state fiscal year for a fulltime student (12 credits or more), attending a Montana state institution of higher learning or VA approved Montana training program in an undergraduate/degree-granting program and having their commanders recommendation.”



Military Mobilization Fact Sheet

For Federal Family Education Loan Borrowers

If your national guard or reserve unit has been called to active duty, or you are a regular, active-duty member of the Armed Forces who has been reassigned to another duty station, you may be eligible for benefits on any federal Stafford, SLS, PLUS, and Consolidation loans you borrowed under the Federal Family Education Loan Program (FFELP).

If you are in school contact the register and financial aid office at your school. Ask about dropping your classes, possible refunds, reenrolling when you return, and any school policies that may affect you during and after your deployment.

Ask your lender about an extension on your in-school status or your in-school deferment or graduate fellowship deferment if you are ordered to active duty or reassigned for more than thirty days. During this extension (up to three years, including the time it takes you after you return to resume enrollment or the graduate fellowship) you may not be required to make FFELP loan payments.

If the loan is in the grace period, contact your lender. You don't have to make payments during this period, which lasts for six months after you stop being enrolled at least half time. If you are ordered to active duty or reassigned for more than thirty days during your grace period, you may be entitled to a military extension of that period for up to three years. If you return to school at least half time at the end of the extension, you are entitled to a new grace period once you stop being enrolled at least half time again.

Members of the national guard or reserve and members of the armed forces who are retired, who are called to active duty service may receive a deferment for up to thirteen months following the completion of their active duty service if they were enrolled in school at the time of, or within six months of activation.

If your loan is in repayment or deferred, contact your lender about what options are available. You may qualify for a military deferment that would defer your payments throughout your deployment. Or you may qualify for an economic hardship deferment if your income is significantly reduced. No payments are required during times of deferment. Additional deferments may be available to you after de-mobilization. You may also qualify for forbearance, which is a temporary postponement of payments. Your lender can provide the details concerning all of these options.

Ask your lender about interest on your loans during your deployment. If you have a subsidized Stafford loan in in-school status or a grace period, or you are approved for a deferment, the government will pay the interest on your loan. You may not be required to make payments during your deployment, but you are responsible for all interest that accrues on your unsubsidized Stafford, SLS, or PLUS loans and the portion of your Consolidation loan that paid off those loans. During forbearance, you are also responsible for interest on your subsidized Stafford loan. If you are responsible for the interest, you may make periodic interest payments or have your interest added to your loan (capitalized) at the end of your in-school or grace, or deferments periods.

Ask your lender and school about deployment documentation they may require. You or your representative may need to provide a written statement from your commanding officer or your personnel officer, a copy of your official military orders, or a copy of your active duty identification card. Your lender may also need your updated address, or the address of a relative or friend that can contact you, for future mailings with information about your loan.

If your spouse or children apply for financial aid while you are away, it may be difficult for you to sign aid applications or provide financial documents to verify their eligibility for aid. Have them contact the financial aid office at their school about their options.

If you need help locating your lender, you'll find information about your FFELP loans and your lenders name and contact information from the Department of Education's National Student Loan Data System (NSLDS) at www.nslds.ed.gov or 800-4-FED-AID. You may also find information about your loans and links to online loan information on NSLP's website at www.nslp.org.



Fact sheet

Military Spouse Career Advancement Accounts

Program Sponsor: Office of the deputy under The Secretary of Defense for the Military Community & Family Policy (DUSD/MC&FP)

Program Description: The Department of Defense's expanded Military Spouse Career Advancement Accounts (MyCAA) program is providing six thousand dollars of financial assistance for military spouses who are interested in pursuing degree programs, licenses or credentials leading to careers in high growth, high demand portable career fields.

Who is Eligible: Spouses of active duty and activated guard and reserve members.

The period of eligibility for activated guard and reserve members is from the date of the alert or warning order for the military recall or mobilization, through activation and deployment, until 180 days after demobilization.

Military spouses who are military members themselves are not eligible. Military members have education benefits provided through the Military Voluntary Education Tuition Assistance (TA) Program. Military spouses who are legally separated by state law or court order are also not eligible.

What MyCAA pays for: MyCAA Financial Assistance (FA) pays for expenses such as secondary and post-secondary education and training programs, tuition, licensing, and credential fees. This includes degree programs (i.e. High school, associates, masters, doctoral, and post doctoral), continuing education classes (including those offered through professional associations at conferences), Bar, CPA and other similar exams, state certifications for teachers, medical professionals and similar licensed professionals. MyCAA does not pay for computers, school application fees, graduation fees, school activity cards, childcare, parking, transportation or medical services. **NOTE:** If the cost of course includes books, supplies or other necessary equipment, MyCAA will cover that cost. Payments are made directly to schools using MyCAA's electronic payment system.

How MyCAA Financial Assistance (FA) Works: A military spouse can apply for MyCAA financial assistance after completing a MyCAA career and training plan.

- A career and training plan includes the spouse's career field, name of school and courses chosen by the spouse. Courses may be added to a MyCAA Career and Training Plan at any time.



- Financial assistance (FA) requests for courses in the career and training plan are made each time a spouse is ready to enroll in those courses at their school. Requests must be submitted via the MyCAA account system prior to the start date of each course.
- Financial assistance requests must have correct school names, course codes, title of courses, start end dates and course costs. Otherwise they risk being rejected.
- Financial assistance requests may be canceled or edited ten days prior to the start of a course or program. FA requests guarantee to the school that MyCAA will pay for the spouse's seat in the course (classroom or online) that is being held.

How to get started: Eligible spouse's who are ready to explore portable careers options and develop a career goal and plan should establish a MyCAA account by visiting the MyCAA website- <http://airportal.acc.af.mil/mycaa>. This is an easy self help process. Once spouse profile information is provided, DoD will verify MyCAA eligibility through DEERS. If eligible the spouses MyCAA account will be credited with six thousand dollars.

Who Can Help Spouses:

Military spouses can help themselves:

- Visit the MyCAA website <http://airportal.acc.af.mil/mycaa> and establish an account.
- Develop a career and training plan as soon as possible. MyCAA does not reimburse for classes that have already started.
- Email MyCAA@InvernessTechnologies.com for MyCAA technical support.

School academic advisors can help spouses:

- Choose a program, licensing and certification exams, a major or course study.
- Selects classes for their MyCAA career and training plan. Be sure to get correct school names, course codes, titles of courses, start/end dates and course costs from the school to avoid having FA requests rejected.

Military OneSource Career/Education Consultants (1-800-342-9647) can help spouses:

- Explore career interests and look at school options.
- Develop career and training plans.



Who Can Help Schools Register for MyCAA: Schools that need MyCAA program information or want to participate in the MyCAA AI Portal electronic billing process may request assistance from MyCAANewSchools@MOSCenter.us.



Tips

Home Security/Crime Prevention

What You Should Know About Deployment







Home Security/Crime Prevention

Crime and fear of crime are big problems that influence how you live. The most important resource we have in reducing these problems are neighbors working together to prevent crime. This makes it harder for crime to happen and reduces the chance for criminals to victimize you and your family members.

Crime is a local problem and can best be deterred through locally organized groups of neighbors and residents within housing areas. Many communities have active neighborhood watch type mutual protection programs, where neighbors watch out for each other's property and safety. Check with your military police to see if your community has such a program. If so join up.

If not start one. Get together with neighbors on your block, in surrounding streets or in your building (if in quarters check with your building coordinator or village mayor). Start by sharing crime prevention information. Exchange work and home telephone numbers with your closest neighbors. Keep them posted on your daily and vacation schedule. Let them know about scheduled repairs or deliveries. If you spot suspicious vehicles or people around your home while you are gone, they will know something is wrong and call the military police or local police.

Crime Prevention Tips

If your spouse is deployed, don't advertise it. This alerts everyone that your spouse will be away for an extended period of time.

Always lock your doors, even if you are going out for just a few minutes. In addition to front and rear doors keep your garage, cellar, patio, storage areas, and maid rooms locked. Check them periodically.

Ask a neighbor to collect all mail, flyers, and newspapers, so they won't pile up outside your box or in your mailbox. Stop deliveries until you return.

Be cautious of door-to-door sales people and other solicitors. If possible, conduct the conversation at the door. Be cautious of who you invite into your house. If you invite a solicitor in, do not leave them alone in a room.

Keep numbers of military police, civilian police and ambulance next to your phone.



Familiarize yourself with unit, community, and local emergency reporting procedures, such as: calling for police assistance, obtaining emergency medical help (especially the times to call the proper medical help), 911, ect.

Report suspicious persons or activities immediately to military police or local police authorities. Be especially cautious during special activities in your neighborhood.

Tell your children to never admit being home alone on the telephone or at the door. Teach them to say, “Mom and dad can’t come to the phone and will call you back.”

Teach your children how to contact the police or a neighbor. Make sure they know their home address and telephone number.

Screen repair persons and solicitors to ensure their visit is legitimate. If possible install a peephole in your door, if not, use a window.

Remember, disguises and uniforms are easily obtained. Before you let workers into your home, make sure there is a legitimate need and check their credentials. Call the form/organization they claim to work for and check their identity.

If you suspect/detect someone observing your home/activities or that of your neighbors, report it immediately to the police.



What You Should Know About Deployment/Separation

- A. You might experience any number of different feelings or a mixture of feelings, some of which may seem contradictory. This is common. These feelings include:
 - 1. Emptiness
 - 2. Loneliness
 - 3. Fear
 - 4. Sadness
 - 5. Anger
 - 6. Grief
- B. Keep in mind that these feelings are normal.
- C. There may be a tendency to avoid talking about the upcoming separation.
 - 1. Communication between spouses can break down prior to a separation, but it doesn't have to.
 - 2. It is better to work at communicating painful feelings than to avoid them and leave important things unsaid.
 - 3. Remember, men and women tend to communicate differently; men may be more oriented toward factual content, while women may be more attune to feelings.
- D. There may be pre-separation anger and resentment.
 - 1. You may find yourself on the edge with each other.
 - 2. You may find yourself arguing more frequently.
 - 3. These are normal reactions and they can be worked through.
- E. There are several things you can do that will help you cope better with your separation.
 - 1. Communicate with your spouse. Both partners are responsible for effective communication
 - 2. Set mileposts to help the time go by.
 - 3. Manage your time; don't let it manage you.
 - 4. Saturdays, Sundays, and Holidays are usually more difficult to handle. Plan activities for these days.



5. Keep busy with recreation, exercise classes, or volunteer work- a great way to gain experience that can be translated into a job resume.
- F. Depression may accompany your separation. Talk with someone about your feelings.
1. Some depression is normal and to be expected during a period of separation.
 2. Depression can be aggravated by feelings of powerlessness.
 3. Boredom can add to depression.
 4. Depression can intensify if you turn your resentment inward.
- G. Remember you are not powerlessness or alone; help is available through many sources.
1. FRG
 2. Chaplain/Licensed Social Worker
 3. National Guard Family Program Coordinator
 4. FAC
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The Soldier's Creed

I am an American Soldier.
I am a Warrior and a member of a team. I
serve the people of the United States and live
the Army Values.

I will always place the mission first.

I will never accept defeat.

I will never quit.

I will never leave a fallen comrade.

I am disciplined, physically and mentally
tough, trained and proficient in my warrior
tasks and drills. I always maintain my arms,
my equipment and myself.

I am an expert and I am a professional.
I stand ready to deploy, engage, and destroy
the enemies of the United States of America in
close combat.

I am a guardian of freedom and the American
way of life.

I am an American Soldier.



The Airman's Creed

**I am an American Airman.
I am a Warrior.
I have answered my Nation's call.
I am an American Airman.
My mission is to Fly, Fight, and Win.
I am faithful to a Proud Heritage,
A Tradition of Honor,
And a Legacy of Valor.
I am an American Airman.
Guardian of Freedom and Justice,
My Nation's Sword and Shield,
Its Sentry and Avenger.
I defend my Country with my Life.
I am an American Airman.
Wingman, Leader, Warrior.
I will never leave an Airman behind,
I will never falter,
And I will not fail.**



Air Acronyms

AAFES - Army and Air Force Exchange Service.

AC - Active component. The active duty forces of the military, including the Army, Navy, Air Force and Marines

ACS - Army Community Service. This is the name of the family service program of the Army.

AD - Active Duty. Full-time duty in the active Armed Forces

ADT - Active Duty Training. Full time duty for training.

ALLOTMENT - A specified amount of money the National Guard member designates to be paid to a particular place or person each month.

ANG - Abbreviation for Air National Guard

ARNG - Abbreviation for Army National Guard

AT - Annual Training. The 2 week period Reserve and National Guard members must spend in active duty training each year.

AWOL - Absent without leave. When a National Guard or Reserve member is away from the military without authorization.

BAQ - Basic Allowance for Quarters. The monthly housing assistance provided to National Guard or Reserve members who live off the military installation when government housing is not available.

BAS - Abbreviation for basic allowance for subsistence. The monthly food assistance provided to National Guard and Reserve members who do not eat at military facilities.

BAQ - Basic allowance for quarters

CC - Commander

CHAPLAIN - Military minister

COLORS - National and unit flags

CONUS - Continental United States

CQ - Charge of quarters (duty required after hours)

DEERS - Defense Enrollment Eligibility System

DEROS - Date of estimated return from overseas

DFAS - Defense Finance and Accounting System

DINING IN - Formal social gathering for Guardsmen only

DINING OUT - Formal social gathering of Guardsmen with spouses

DOB - Date of birth

DOD - Department of Defense

DOR - Date of rank

DPP - Deferred payment plan

DSN - Defense switch network

EEO - Equal opportunity employer



ETS - Estimated time of separation
FAC - Family assistance center
FAMILY CARE PLAN - Written instructions for care of family members while sponsor is away from duty station (finances, wills, guardianship etc)
FPC - Family Program Coordinator
FRG - Family Readiness Group
FY - Fiscal year
GI Bill - Education entitlement
GS - General schedule (government civilian employee pay grades)
HAZARDOUS DUTY PAY - Extra pay for duty in hostile area
HOR - Home of record
HQ - Headquarters
HS - Home station
IADT - Initial active duty for training
IG - Inspector General
IRR - Individual Ready Reserve
JAG - Judge Advocate General
JUMPS - Joint Uniform Military Pay System
LEAVE - Approved time away from duty
LES - Leave and earnings statement
MRE - Meals ready to eat
MWR - Morale, welfare and recreation
NAF - Non appropriated funds
NATO - North Atlantic Treaty Organization
NCO - Noncommissioned Officer
NCOA - Noncommissioned Officer Academy
NCOIC - Noncommissioned Office in Charge
NGB - National Guard Bureau
NLT - Not later than
OIC - Officer in charge
OJT - On the job training
ORDERLY ROOM - Squadron office
ORDERS - Spoken or written instructions to guardsmen
PA - Public affairs
POA - Power of attorney
POC - Point of contact
POV - Privately owned vehicle
QTRS - Quarters (living area)



RC - Reserve Component
REG - Regulation



RETREAT - Flag ceremony at end of day
REVEILLE - Flag ceremony at beginning of day
ROTC - Reserve Officer's Training Corps
SEPARATION PAY - Pay for unaccompanied duty
SGLI - Servicemen's Group Life Insurance
SJA - Staff Judge Advocate
SOP - Standard operating procedure
SPACE A - Space available
TAG - The Adjutant General
TAPS - Last bugle call for the day
TDY - Temporary duty
UCMJ - Uniform Code of Military Justice
USC - United States Code
USO - United Service Organization
VA - Department of Veteran's Affairs
VHA - Variable housing allowance
XO - Executive Officer



Army ACRONYMS

ABCS - Army Battle Command System

AC - Active Component

ADDS - Army Data Distribution System

ADO - Army Digitization Office

ADRS - Army National Guard Division Redesign Study

AIAP - Army International Activities Plan

APL - Anti-Personnel Land Mine

AQF - Advanced Quickfix

ARL - Airborne Reconnaissance Low

ARNG - Army National Guard

ATACMS - Army Tactical Missile System

AWE - Advanced Warfighting Experiment

BAT - Brilliant Anti-Armor Submunitions

BCTP - Battle Command Training Program

BRAC - Base Realignment and Closure

CA - Civil Affairs

CDS - Child Development Services

CFO - Chief Financial Officer

C4I - Command, Control, Communications, Computer, and Intelligence

CHAMPUS - Civilian Health and Medical Program of the Uniformed Services

CMTC - Combat Maneuver Training Center



CS - *Combat Service*

CSS - *Combat Service Support*

CTC - *Combat Training Center*

C2V - *Command and Control Vehicle*

DLEA - *Drug Law Enforcement Agency*

DoD - *Department of Defense*

EXFOR - *Experimental Force*

FLIR - *Forward Looking Infrared Radar*

FMTV - *Family of Medium Tactical Vehicles*

FY - *Fiscal Year*

GBCS - *Ground Based Common Sensor*

GPS - *Global Positioning System*

GRCS - *Guardrail Common Sensor*

GSU - *Garrison Support Unit*

HTI - *Horizontal Technology Integration*

ITAS - *Improved Target Acquisition System*

JRTC - *Joint Readiness Training Center*

JSTARS - *Joint Surveillance Target Attack Radar System*

JTAGS - *Joint Tactical Ground Stations*

JTF - *Joint Task Force*

LMSR - *Large Medium-Speed Roll-on Roll-off Vessel*

MEADS - *Medium Extended Air Defense System*

MFO - *Multinational Force and Observer*



MSE - *Mobile Subscriber Equipment*

MWR - *Morale, Welfare, and Recreation*

NATO - *North Atlantic Treaty Organization*

NEO - *Noncombatant Evacuation Operation*

NSD APL - *Non Self-Destructing Anti-Personnel Land Mine*

NTC - *National Training Center*

OMA - *Operations and Maintenance, Army*

OPFOR - *Opposing Force*

OPRED - *Operational Readiness*

OPTEMPO - *Operating Tempo*

PAC-3 - *Patriot Advanced Capability - 3*

PFP - *Partnership for Peace*

PREPO - *Pre-positioned*

PSYOP - *Psychological Operations*

RC - *Reserve Component*

RDA - *Research, Development, and Acquisition*

RO/RO - *Roll-on Roll-off Vessel*

SMART-T - *Secure, Mobile, Anti-Jam, Reliable, Tactical Terminal*

STAMIS - *Standard Army Management Information System*

SWA - *Southwest Asia*

TASS - *Total Army School System*

TAV - *Total Asset Visibility*

TENCAP - *Tactical Exploitation of National Capabilities*



THAAD - *Theater High Altitude Area Defense*

TMD - *Theater Missile Defense*

TRADOC - *Training and Doctrine Command*

UAV - *Unmanned Aerial Vehicle*

UN - *United Nations*

UNISOM II - *United Nations in Somalia II*

USAR - *United States Army Reserve*

WAM - *Wide Area Munition*





Emergency Contact List

Person/Company

Contact #

[illegible]





**General Durable Power of Attorney
Effective Upon Execution**

I, _____, a resident of [ADDRESS. COUNTY, STATE] _____; Social Security Number [NUMBER] _____ designate [NAME], _____ presently residing at [ADDRESS] _____, as my attorney in fact (referred to as "the Agent") on the following terms and conditions:

- 1) **Authority to Act.** The Agent is authorized to act for me under this Power of Attorney and shall exercise all powers in my best interests and for my welfare.
- 2) **Powers of Agent.** The Agent shall have the full power and authority to manage and conduct all of my affairs, and to exercise my legal rights and powers, including those rights and powers that I may acquire in the future, including the following:
 - i) **Collect and Manage.** To collect, hold, maintain, improve, invest, lease, or otherwise manage any or all of my real or personal property or any interest therein;
 - ii) **Buy and Sell.** To purchase, sell, mortgage, grant options, or otherwise deal in any way in any real property or personal property, tangible or intangible, or any interest therein, upon such terms as the Agent considers proper, including the power to buy United States Treasury Bonds that may be redeemed at par to pay federal estate tax and to sell or transfer Treasury securities;
 - iii) **Borrow.** To borrow money, to execute promissory notes therefor, and to secure any obligation by mortgage or pledge.
 - iv) **Business and Banking.** To conduct and participate in any kind of lawful business of any nature or kind, including the right to sign partnership agreements, continue, reorganize, merge, consolidate, recapitalize, close, liquidate, sell, or dissolve any business and to vote stock, including the exercise of any stock options and the carrying out of any buy sell agreement; to receive and endorse checks and other negotiable paper, deposit and withdraw funds (by check or withdrawal slips) that I now have on deposit or to which I may be entitled in the future in or from any bank, savings and loan, or other institution;
 - v) **Tax Returns and Reports.** To prepare, sign, and file separate or joint income, gift, and other tax returns and other governmental reports and documents; to consent to any gift; to file any claim for tax refund; and to represent me in all matters before the Internal Revenue Service;
 - vi) **Safe Deposit Boxes.** To have access to any safety deposit box registered in my name alone or jointly with others, and to remove any property or papers located therein;
 - vii) **Proxy Rights.** To act as my agent or proxy for any stocks, bonds, shares, or other investments, rights, or interests I may now or hereafter hold;
 - viii) **Legal and Administrative Proceedings.** To engage in any administrative or legal proceedings or lawsuits in connection with any matter herein;
 - ix) **Transfers in Trust.** To transfer any interest I may have in property, whether real or personal, tangible or intangible, to the trustee of any trust that I have created for my benefit;
 - x) **Delegation of Authority.** To engage and dismiss agents, counsel, and employees, in connection with any matter, upon such terms as my agent determines;
 - xi) **Restrictions on Agent's Powers.** Regardless of the above statements, my agent (1) cannot execute a will, a codicil, or any will substitute on my behalf; (2) cannot change the beneficiary on any life insurance policy that I own; (3) cannot make gifts on my behalf; and (4) may not



- xii) exercise any powers that would cause assets of mine to be considered taxable to my agent or to my agent's estate for purposes of any income, estate, or inheritance tax, and (5) cannot contravene any medical power of attorney I have executed whether prior or subsequent to the execution of this Power of Attorney.
- 3) **Durability.** This durable Power of Attorney shall be irrevocable until the trust corpus is surrendered by the trustees, shall not be affected by my death or disability except as provided by law, and shall continue in effect after the surrender of the trust corpus until my death or until revoked by me in writing.
- 4) **Reliance by Third Parties.** Third parties may rely upon the representations of the Agent as to all matters regarding powers granted to the Agent. No person who acts in reliance on the representations of the Agent or the authority granted under this Power of Attorney shall incur any liability to me or to my estate for permitting the Agent to exercise any power prior to actual knowledge that the Power of Attorney has been revoked or terminated by operation of law or otherwise.
- 5) **Indemnification of Agent.** No agent named or substituted in this power shall incur any liability to me for acting or refraining from acting under this power, except for such agent's own misconduct or negligence.
- 6) **Original Counterparts.** Photocopies of this signed Power of Attorney shall be treated as original counterparts.
- 7) **Revocation.** I hereby revoke any previous Power of Attorney that I may have given to deal with my property and affairs as set forth herein.
- 8) **Compensation.** The Agent shall be reimbursed for reasonable expenses incurred while acting as Agent and may receive reasonable compensation for acting as Agent.
- 9) **Substitute Agent.** If [NAME]_____ is, at any time, unable or unwilling to act, I then appoint [NAME]_____, presently residing at [ADDRESS]_____ as my Agent.

Dated:

[NAME]

Signed in the presence of:

[WITNESS]

[WITNESS]

Subscribed and sworn to before me on [DATE]:

Notary Public, [COUNTY, STATE]
My commission expires _____.



LAST WILL AND TESTAMENT

Last Will and Testament of _____

I, _____, of _____ (Address), do hereby make, publish and declare this to be my Last Will and Testament, hereby expressly revoking all wills and codicils heretofore made by me.

ARTICLE I

I direct my Executor to pay my judicially enforceable debts, funeral expenses and the administrative expenses of my estate as soon after my death as practicable. Further, I direct that all estate and inheritance taxes and other taxes in the general nature thereof (together with any interest or penalty thereon), which shall become payable upon or by reason of my death with respect to any property passing by or under the terms of this Will or any codicil to it hereafter executed by me, or with respect to the proceeds of any life insurance policy or policies, or with respect to any other property (including property over which I have a taxable power of appointment) included in my gross estate for the purpose of such taxes, shall be paid by my Executor out of the principal of my residuary estate, and I direct that no part of any such taxes be charged against or collected from the person receiving or in possession of the property taxed, or receiving the benefit thereof, it being my intention that all such persons, legatees, devisees, surviving tenant by the entirety, appointees and beneficiaries receive full benefits without any diminution on account of such taxes.

ARTICLE II

I do give and bequeath to my _____ (Spouse), _____ (Name), all my personal effects and all my tangible personal property, including automobiles owned by me and held for my personal use at the time of my death, but excluding cash on hand in bank accounts in my own name, or securities, chooses in action or other intangibles.

In the event my _____ (Spouse) shall not survive me, then I give and bequeath all such tangible personal property to my surviving children, to be divided among them as they may agree. If any dispute shall arise among my children regarding the division of such property, my Executor shall have the power to make a final and binding determination as to the distribution of such property.

ARTICLE III

If my _____ (Spouse), _____ (Name), shall survive me, I give, devise and bequeath to my _____ (Spouse) cash, securities or other property of my estate (undiminished by any estate, inheritance, succession, death or similar taxes) having a value equal to the maximum marital deduction as finally determined in my federal estate tax proceedings, less the aggregate amount of marital deductions, if any, allowed for such tax purposes by reason of property or interests in property passing or which have passed to my _____ (Spouse) otherwise than pursuant to the provisions of this Article; provided, however, the amount of this bequest shall be reduced by the amount, if any, needed to increase my taxable estate (for federal estate tax purposes) to the largest



amount that, after allowing for the unified credit against the federal estate tax, and the state death tax credit against such tax (but only to the extent that the use of such state death tax credit does not increase the death tax payable to any state), will not result in a federal estate tax being imposed on my estate. The term "maximum marital deduction" shall not be construed as a direction by me to exercise any election respecting the deduction of estate administration expenses, the determination of the estate tax valuation date, or any other tax election which may be available under any tax laws, only in such manner as will result in a larger allowable estate tax marital deduction than if the contrary election had been made. My _____ (Spouse) shall have the sole discretion to select the assets which shall constitute this bequest. In no event, however, shall there be included in this bequest any asset or the proceeds of any asset which will not qualify for the federal estate tax marital deduction, and this bequest shall be reduced to the extent that it cannot be created with such qualifying assets. My Executor shall value any assets selected by my _____ (Spouse) for distribution in kind as a part of this bequest at the value of such asset at the date of distribution of such asset.

ARTICLE IV

All the rest of the property which I may own at the time of my death, real or personal, tangible and intangible, of whatsoever nature and where ever situated, including all property which I may acquire or become entitled to after the execution of this Will, including all lapsed legacies and devises, or other gifts made by this Will which fail for any reason (but excluding any property over or concerning which I may have any power of appointment), I bequeath and devise to my Trustee hereinafter named for the following uses and purposes and upon the following terms and conditions:

1. Commencing with the date of my death, my Trustee shall pay to or apply for the benefit of my _____ (Spouse) during _____ (his/her) lifetime, all the net income from the trust in convenient installments but no less frequently than quarterly.

2. In addition, my Trustee may pay to or apply for the benefit of my _____ (Spouse) such sums from the principal of the Trust as in _____ (his/her) sole discretion shall be necessary or advisable from time to time for the medical care, support and maintenance of my _____ (Spouse), taking into consideration to the extent my Trustee deems advisable, any other income or resources of my _____ (Spouse) known to the Trustee.

3. In addition to the income and discretionary payments of principal from this Trust, there shall be paid to my _____ (Spouse) during _____ (his/her) lifetime from the principal of this Trust upon written request during the last month of each fiscal year of the Trust an amount not to exceed during such fiscal year the amount of Five Thousand Dollars (\$5,000.00) or five (5) percent of the aggregate value of the principal of the Trust on the last day of each fiscal year without reduction for the principal payment for such fiscal year, whichever is greater. This right of withdrawal is noncumulative so that if my _____ (Spouse) does not withdraw, during such fiscal year, the full amount to which (he/she) is entitled under this Article, _____ (his/her) right to withdraw the amount not withdrawn shall lapse at the end of that fiscal year.

4. The provisions of this Trust in favor of my _____ (Spouse) shall not be subject to attachment or be liable to be taken over for my _____ (Spouses) debts by any legal process whatever; and if my _____ (Spouse) shall attempt to alienate,



dispose of, anticipate, encumber, or create a charge upon the income or principal to which _____ (he/she) is entitled; or if _____ (he/she) shall become bankrupt or make or attempt to make any assignment for the benefit of creditors; or if the income or principal of this trust shall in any way be attached, diverted, seized or sequestered by any legal process, then the Trustee may immediately cease to pay income or principal to my _____ (Spouse), and may, thereafter, apply such part of the income or principal or even a whole thereof as the Trustee shall deem wise for my _____ (Spouse's) maintenance and support.5. Upon the death of my _____ (Spouse), the entire remaining principal of the Trust shall be distributed in equal shares to my children, _____. In the event any child of mine is not living at the time of my _____ (Spouse's) death, then I give such deceased child's share to the issue of such deceased child of mine, per stirpes. If any child of mine fails to survive me in accordance with the provisions of this Will and has died without issue, then such child's share shall be distributed among my surviving children, per stirpes.6. In the event any beneficiary under this Article has not reached the age of twenty-one (21) years, then the share of any such beneficiary shall be retained in trust and held, managed and distributed for the beneficiary's benefit. So much of the income from this trust and, if net income be at any time insufficient, so much of the principal of this trust as may be deemed necessary in the sole discretion of my Trustee (taking into account all other sources of income or support of the beneficiary of which my Trustee has knowledge) may be either paid to or expended on behalf of the beneficiary (whichever in the Trustee's sole discretion is deemed most appropriate) in order to ensure the support, maintenance, health, and education (including collegiate, vocational, professional, etc.) of the beneficiary.

When the beneficiary reaches the age of twenty-one (21) years, the principal, together with any accumulations of income, shall be paid over and distributed to the beneficiary.

In the event that the beneficiary should fail to attain the age of twenty-one (21) years, the property being held for the beneficiary shall be paid over and distributed (i) to the beneficiary's issue, per stirpes, or in default of such, (ii) to the beneficiary's brothers and sisters and descendants of deceased brothers and sisters, per stirpes, or, in default of such, (iii) to my heirs, determined as if I had died at the time of such beneficiary's death, pursuant to the General Statutes of _____ (State) as written on the date of this Will.

If, at any time, the property held in trust for any beneficiary under this Article is an amount so small that, in the sole discretion of my Trustee, the continuation of the trust is not in the overall best interest of the beneficiary, then my trustee may (i) pay over and deliver such property to the beneficiary, or (ii) convert the trust assets into qualifying property and pay over and deliver such property to a suitable person as Custodian for the beneficiary and so terminate the trust.

ARTICLE V

My _____ (Spouse) or _____ (his/her) personal representative may disclaim or renounce in whole or in part any gift, benefit, provision, or power in _____ (his/her) favor, including, without limiting the generality of the foregoing, any benefit payable to _____ (him/her) as my surviving beneficiary under any retirement plan, IRA, annuity, or insurance policy. Unless otherwise specifically provided elsewhere in my Will or any Declaration of Trust in existence at the time of my death, the gift, benefit, provision, or power, to the extent of the disclaimer or renunciation, shall become part of the residue of my estate and be disposed of as provided in Article _____ of my Will.



ARTICLE VI

I appoint _____ as my Executor.

If ____ (he/she) should not survive me, or is unwilling or unable to complete the administration of my estate, I appoint _____ as my Executor. I direct that my Executor or Contingent Executor, whichever shall serve, shall not be required to post bond.

ARTICLE VI

I appoint _____, as Trustee of any trust created herein. If ____ (he/she) should not survive me, or is unwilling or unable to serve, I appoint _____, as Trustee of any trust created herein. I direct that my Trustee shall not be required to post bond.

ARTICLE VIII

I hereby grant to my Executor and also to the Trustee of any trust established hereunder, the continuing absolute, discretionary power to deal with any property, real or personal, held in my estate or in any trust, as freely as I might in the handling of my own affairs. Such power may be exercised independently and without the prior or subsequent approval of any court or judicial authority, and no person dealing with the Executor or Trustee shall be required to inquire into the propriety of any of their actions. Without limiting any of the powers that my Trustee or Executor may have under the laws of _____ (State) or of any state wherein the trust fund or assets of my estate may be situated, I hereby grant to my Trustee and Executor the following specific powers and authority in addition to and not in substitution of powers conferred by law:

A To make distributions in cash or in specific property, real or personal, or an undivided interest in such property, or partly in cash and partly in such property, and to do so without regard to the income tax basis for federal tax purposes of specific property allocated to any beneficiary.

B. To sell, transfer or convey, at public or private sale and at such price or such terms and in such manner as said Trustee or Executor shall deem best, any property, real or personal, tangible or intangible, constituting a part or all of my estate or the trust, and to execute deeds or other instruments necessary to effect such sale, transfer or conveyance.

C. To compromise and settle claims in favor of or against my estate or the trust estates.

D. To hold and exercise any and all powers set forth in _____ (State) General Statutes Sections _____ (Statutes) as written on the date of my death, and these powers are hereby incorporated by reference and made a part of this instrument and such powers are intended to be in addition to and not in substitution of the powers conferred by law.

ARTICLE IX

Any person who fails to survive me by _____ days shall be deemed to have predeceased me for purposes of succession to property under this Will.



ARTICLE X

If my _____ (Spouse) and I shall die under such circumstances as to render it doubtful as to which of us died first, it shall be conclusively presumed that my _____ (Spouse) _____ (Predeceased/Survived) me.

IN WITNESS WHEREOF, I sign, seal, publish and declare this instrument to be my Last Will and Testament, this the _____ day of _____, _____.

I, _____, the _____ (Testator/Testatrix) sign my name to this instrument this the _____ day of _____ (month), _____ (year) and being first duly sworn, do hereby declare to the undersigned authority that I sign and execute this instrument as my free and voluntary act for the purposes therein expressed, and that I am eighteen (18) years of age or older, of sound mind, and under no constraint or undue influence.

We, _____ and _____, the witnesses, sign our names to this instrument, being first duly sworn, and do hereby declare to the undersigned authority that the _____ (Testator/Testatrix) signs and executes this instrument as _____ Last Will and Testament and _____ (he/she) signs it willingly, and that each of us, in the presence and hearing of the _____, (Testator/Testatrix) hereby signs this Will as witness to the _____ (Testators/Testatrixes) signing, and that to the best of our knowledge

the _____ (Testator/Testatrix) is eighteen (18) years of age or older, of sound mind, and under no constraint or undue influence.

STATE OF _____

COUNTY OF _____





LIVING WILL

I, _____, of _____, being of sound mind, do hereby willfully and voluntarily make known my desire that my life not be prolonged under any of the following conditions, and do hereby further declare:

1. If I should, at any time, have an incurable condition caused by any disease or illness, or by any accident or injury, and be determined by any two or more physicians to be in a terminal condition whereby the use of "heroic measures" or the application of life-sustaining procedures would only serve to delay the moment of my death, and where my attending physician has determined that my death is imminent whether or not such "heroic measures" or life-sustaining measures are employed, I direct that such measures and procedures be withheld or withdrawn and that I be permitted to die naturally.
2. In the event of my inability to give directions regarding the application of life-sustaining procedures or the use of "heroic measures", it is my intention that this directive shall be honored by my family and physicians as my final expression of my right to refuse medical and surgical treatment, and my acceptance of the consequences of such refusal.
3. I am mentally, emotionally and legally competent to make this directive and I fully understand its import.
4. I reserve the right to revoke this directive at any time.
5. This directive shall remain in force until revoked.

IN WITNESS WHEREOF, I have hereto set my hand and seal this _____ day of _____, 20____.

Signed: _____

Declaration of Witnesses

The declarant is personally known to me and I believe him to be of sound mind and emotionally and legally competent to make the herein contained Directive to Physicians. I am not related to the declarant by blood or marriage, nor would I be entitled to any portion of the declarant's estate upon his decease, nor am I an attending physician of the declarant, nor an employee of the attending physician, nor an employee of a health care facility in which the declarant is a patient, nor a patient in a health care facility in which the declarant is a patient, nor am I a person who has any claim against any portion of the estate of the declarant upon his death.

Signed: _____





Emergency Notification Information

Soldier's Correct Full Name: _____

Soldier's Rank and Pay Grade: _____

Soldier's Social Security Number: _____

Soldier's Unit: _____

Soldier's Unit Address: _____

Name of Exercise Soldier is on: _____

Full Name of Ill, Injured, or Deceased Person: _____

Relationship of Person Shown Above to Soldier: _____

What Hospital or Funeral Home is Person in: _____

Who is the Doctor Treating the Person: _____

Family Member who can Provide Additional Information: _____

Telephone Number: _____

Family/Doctor Wants Soldier to: Be Notified Only: _____ Come Home: _____

Leave Address Soldier Should Go To Is:

Name: _____

Address: _____

City/State/Zip: _____

Phone Number: _____

The Soldier will Need About _____ Days to Resolve the Problem

**THE ABOVE INFORMATION MAY HELP SPEED THE SERVICE MEMBER'S RETURN AS
YOU CONTACT A LOCAL RED CROSS OFFICE, BE SPECIFIC!**





Red Cross Notification

(To be filled out by service member and sent home)

Dear family in the United States:

In the event you need to contact me quickly or need my presence at home, you must contact the American Red Cross (ARC) in your local community before I can receive permission to come home. A message from the American Red Cross is required before I can get the documents for transportation on military aircraft and/or commercial aircraft, and for leave authorization.

Following is the information which you should provide the local American Red Cross to contact me:

☐ My Social Security Number: _____

☐ My full name: _____

☐ My rank is: _____

☐ My mailing address is: _____

☐ My duty station is: _____

☐ My duty telephone is: _____

☐ My residence address is: _____

☐ My home telephone number is: _____

In addition, they will request some detailed information as to the nature of the emergency. At a minimum, you will need to know the name and address of the doctor, hospital, plus a statement as to why I am needed. I realize in case of death or critical illness in the family that you would want to call me directly, but you must also contact the Red Cross to authorize and expedite travel arrangements. You can contact the Red Cross 24 hours a day and there is no charge for this service. **Red Cross Emergency Service Center (Toll-Free): 1-877-272-7337**

Please place this document in the telephone book so that you can easily find it in case you need to contact me. This procedure applies regardless if I am deployed or at my home station. You might want to take some time to write down the local American Red Cross chapter in your community so that in an emergency you will not have to look it up.

Local American Red Cross Address: _____

Local American Red Cross Telephone Number: _____

Signed: _____



Please read the instructions before completing this form.

Servicemembers' Group Life Insurance Election and Certificate

Use this form to: (check all that apply)

- ☐ Name or update your beneficiary
☐ Reduce the amount of your insurance coverage
☐ Decline insurance coverage

Important: This form is for use by Active Duty and Reserve members. This form does not apply to and cannot be used for any other Government Life Insurance.

Last name First name Middle name

Rank, title or grade

Social Security Number

Branch of Service (Do not abbreviate)

Current Duty Location

Amount of Insurance

By law, you are automatically insured for \$400,000. **If you want \$400,000 of insurance**, skip to *Beneficiary(ies) and Payment Options*. **If you want less than \$400,000** of insurance, please check the appropriate block below and write the amount desired and your initials. Coverage is available in increments of \$50,000. **If you do not want any insurance***, check the appropriate block below and write (in your own handwriting), "I do not want insurance at this time."

Declining SGLI coverage also cancels all family coverage and traumatic injury protection under the SGLI program.

☐ I want coverage in the amount of \$ _____ Your initials _____

☐ _____

(Write "I do not want insurance at this time.")

***Note:** Reduced or refused insurance can *only* be restored by completing form SGLV 8285 with proof of good health and compliance with other requirements. Reduced or refused insurance will also affect the amount of Veterans' Group Life Insurance you can convert to upon separation from service.

Beneficiary(ies) and Payment Options

I designate the following beneficiary(ies) to receive payment of my insurance proceeds. I understand that the principal beneficiary(ies) will receive payment upon my death. If all principal beneficiaries predecease me, the insurance will be paid to the contingent beneficiary(ies).

Complete Name (first, middle, last) and Address of each beneficiary	Social Security Number (if known)	Relationship to you	Share to each beneficiary (Use %, \$ amounts or fractions)	Payment Option (Lump sum or 36 equal monthly payments)
Principal				
1.				
2.				
3.				
4.				
<input type="checkbox"/> Additional Principals on page 4 (check if applicable)				
Contingent				
1.				
2.				
3.				
4.				
<input type="checkbox"/> Additional Contingents on page 4 (check if applicable)				

I HAVE READ AND UNDERSTAND the instructions on pages 2 and 3 of this form. I ALSO UNDERSTAND that:

- **This form cancels any prior beneficiary or payment instructions.**
- The proceeds will be paid to beneficiaries as stated in #6 on page 3 of this form, unless otherwise stated above.
- If I have legal questions about this form, I may consult with a military attorney at no expense to me.
- I cannot have combined SGLI and VGLI coverages at the same time for more than \$400,000.
- If I am married or If I get married after completing this form, **my spouse is automatically covered under Family SGLI for which premiums will be deducted from my pay**, unless I decline Family SGLI coverage by completing SGLV 8286A. For Family SGLI premium deductions, my spouse **MUST** be registered in DEERS. **Failure to do so will result in debts owed for unpaid premiums.**

SIGN HERE IN INK



(Your signature. Do not print.)

Date: _____

Do not write in space below. For official use only.

RECEIVED BY:

RANK, TITLE OR GRADE

ORGANIZATION

DATE RECEIVED

Please read the instructions before completing this form.

Servicemembers' Group Life Insurance Election and Certificate Beneficiary Continuation

Instructions: This page is to be used **ONLY** when the service member wants to name more beneficiaries than the number of beneficiary spaces provided on page 2. If this page is completed, it should be copied and distributed together with page 2 of this form.

Member Information

Last name	First name	Middle name	Rank, title or grade	Social Security Number
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Beneficiary(ies) and Payment Options

In addition to the beneficiaries I have named on page 2 of this form (SGLV 8286), I also designate the following beneficiary(ies) to receive payment of my insurance proceeds. I understand that the principal beneficiary(ies) will receive payment upon my death. If all principal beneficiaries predecease me, the insurance will be paid to the contingent beneficiary(ies).

Complete Name (first, middle, last) and Address of each beneficiary	Social Security Number (if known)	Relationship to you	Share to each beneficiary (Use %, \$ amounts or fractions)	Payment Option (Lump sum or 36 equal monthly payments)
Principal				
5.				
6.				
7.				
8.				
9.				
10.				
Contingent				
5.				
6.				
7.				
8.				
9.				
10.				

I HAVE READ AND UNDERSTAND the instructions on pages 2 and 3 of this form. I ALSO UNDERSTAND that:

This is a continuation of my beneficiary designation on page 2 of this form, Servicemembers' Group Life Insurance Election and Certificate.
The proceeds will be paid to beneficiaries as stated in #6 on page 3 of the SGLV-8286, unless otherwise stated above.

SIGN HERE IN INK



(Your signature. Do not print.)

Date: _____

Do not write in space below. For official use only.

RECEIVED BY:	RANK, TITLE OR GRADE	ORGANIZATION	DATE RECEIVED
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Application for Military Registration

MVD Use Only

Print Form

1003 Buckskin Drive, Deer Lodge, MT 59722-2375 • Phone (406) 846-6000 Fax (406) 846-6039 • mvdtitleinfo@mt.gov

Upon completion and submission of this application for registration, sworn to before an officer authorized to administer oaths, a Montana resident who entered active military duty from Montana, including a national guard or reserve member, and who is stationed outside Montana may register a motor vehicle/vessel that he or she owns and operates without paying certain light vehicle registration fees, fees in lieu of property tax and county option taxes as otherwise required (other taxes and fees may be due). Application must be made each year for any motor vehicle/vessel for which Montana law requires annual renewal of registration.

Did you enter the military from Montana? ☐ Yes ☐ No

I certify that (please print):

- **The State of Montana is my domicile, I was a Montana resident at the time I entered active military duty, and my Montana residence is:**
Street Address _____ City* _____
*This application must be submitted to the treasurer's office for this city/county
- **I am the registered owner and operator of the following vehicle/vessel:**
Year ____ Make _____ Model _____ License Plate # _____
Vehicle/Vessel ID# _____ Title # _____ GVW _____
- **I am on active military duty as stated below:**
Name _____
Rank and Driver License Number _____
Organization Unit _____
Immediate Commanding Officer _____
Duty Address _____
- **Under penalty of law,** the statements made on this form, as recorded in the personnel and financial records of my military service, are true and correct to the best of my knowledge, information and belief.

Owner/Applicant Signature _____ Date _____

DO NOT NOTARIZE OR VERIFY UNLESS SIGNED IN YOUR PRESENCE AND PRINTED NAME OF OWNER/APPLICANT IS LISTED

State of _____ Subscribed and affirmed to before me on (date) _____ by (clearly print
County of _____ name of person appearing before you) _____
(seal) Notary Signature _____
Printed Name _____
Title or Rank _____
For the State of _____ County of _____
Residing at _____
My Commission Expires _____



Form **2350**Department of the Treasury
Internal Revenue Service**Application for Extension of Time
To File U.S. Income Tax Return****For U.S. Citizens and Resident Aliens Abroad Who Expect To Qualify for Special Tax Treatment**
▶ See instructions on page 3.

OMB No. 1545-0074

2008

Please print or type.	Your first name and initial	Last name	Your social security number
	If a joint return, spouse's first name and initial	Last name	Spouse's social security number
File by the due date for filing your return.	Home address (number and street)		
	City or town, province or state, and country (including postal or ZIP code)		

Please fill in the Return Label at the bottom of this page.

1 I request an extension of time until to file my income tax return for the calendar year 2008,

or other tax year ending, because my tax home is in a foreign country and I expect to qualify for special tax treatment by meeting the "bona fide residence test" or the "physical presence test" (see instructions).

2 Were you previously granted an extension of time to file for this tax year? ☐ Yes ☐ No3 Will you need additional time to allocate moving expenses? ☐ Yes ☐ No

4a Date you first arrived in the foreign country

b Date qualifying period begins; ends

c Your foreign home address

d Date you expect to return to the United States

Note. This is not an extension of time to pay tax. Full payment is required to avoid interest and late payment charges.

5 Enter the amount of income tax paid with this form ▶ 5 |

Signature and Verification

Under penalties of perjury, I declare that I have examined this form, including accompanying schedules and statements, and to the best of my knowledge and belief, it is true, correct, and complete; and, if prepared by someone other than the taxpayer, that I am authorized to prepare this form.

Signature of taxpayer ▶ Date ▶

Signature of spouse ▶ Date ▶

Signature of preparer other than taxpayer ▶ Date ▶

Please fill in the **Return Label** below with your name, address, and social security number. The IRS will complete the **Notice to Applicant** and return it to you. If you want it sent to another address or to an agent acting for you, enter the other address and add the agent's name.

Notice to Applicant	<input type="checkbox"/> We have approved your application.	(Do not detach)
	<input type="checkbox"/> We have not approved your application. However, we have granted a 45-day grace period to This grace period is considered a valid extension of time for elections otherwise required to be made on a timely return.	
	<input type="checkbox"/> We have not approved your application. After considering the above information, we cannot grant your request for an extension of time to file. We are not granting a 45-day grace period.	
	<input type="checkbox"/> We cannot consider your application because it was filed after the due date of your return.	
	<input type="checkbox"/> Other	
To Be Completed by the IRS	Director	Date

Return Label (Please print or type)	Taxpayer's name (and agent's name, if applicable). If a joint return, also give spouse's name.	Taxpayer's social security number
	Number and street (include suite, room, or apt. no.) or P.O. box number	Spouse's social security number
	City or town, province or state, and country (including postal or ZIP code)	Agents: Always include taxpayer's name on Return Label.



MyHELPList

**Information and Assistance for Military Service
and Family Members During Tough Economic Times**



Part I

MILITARY RESOURCES *Our Best Online Portals, Call Centers and Locator Services !*

Military OneSource

24/7 Call Center

You name it. We can help!

1-800-342-9647

www.MilitaryOneSource.com

MilitaryHOMEFRONT

DoD programs, policies, news and events.

www.MilitaryHOMEFRONT.dod.mil

www.MilitaryINSTALLATIONS.dod.mil

Joint Family Resource Center (JFRC)

On-demand counseling, educational materials and programs provided to support command sponsored deployment, personal finance and transition programs at no cost to commands.

Command leaders should call:

1-888-256-9920

<http://jfsap.mhf.dod.mil/request>

Joint Family Support Assistance Programs (JFSAP) for Guard and Reserve

For state JFSAP staffs, regional coordinators and other key points of contact, call:

1-800-342-9647

www.GuardFamily.org

www.defenselink/ra

Transition Assistance Advisors (TAAs)

Veterans benefits counseling, information, assistance and community referrals.

See full listing of TAAs in Resource Section of

www.TurboTAP.org

TurboTAP.org

Personal finance, transition assistance and benefits information for active duty, National Guard and Reserve service and family members.

www.TurboTAP.org

Deployment Health & Family Readiness Library

Online family readiness resources, deployment cycle support articles, and physical, environmental, occupational, and mental health fact sheets for deployers written in "plain English."

<http://deploymenthealthlibrary.fhp.osd.mil>

Wounded Warrior Resource Center

Specialized support for wounded, ill and injured servicemembers and their families.

1-800-342-9647

www.MilitaryOneSource.com

MyArmyBenefits

Online calculators and comprehensive military benefits information of value to all military servicemembers.

1-888-721-2769

www.myarmybenefits.us.army.mil

Military Chapels and Chaplains

Call Military OneSource: 1-800-342-9647 for referrals or visit DoD's locator service:

www.MilitaryINSTALLATIONS.dod.mil



ADDITIONAL MILITARY RESOURCES

Military Relief Societies

Personal and family financial counseling, emergency loans, consumer advice and basic assistance. Active duty, National Guard and Reserve are eligible to use these programs.

For the office nearest you, visit:
www.MilitaryINSTALLATION.dod.mil
or call **Military OneSource:**
1-800-342-9647

Army Emergency Relief (AER)
www.aerhq.org
1-800-769-8951 or 1-866-878-6378

Air Force Aide Society (AFSC)
www.afas.org

Navy/Marine Corps Relief Society (NMCRS)
www.nmcrs.org
703-696-1481

Coast Guard Mutual Assistance
www.cgmahq.org
1-800-881-2462

Family Service Centers

Local and regional information and referral services, counseling, skills for living educational programs, family advocacy, support for parents, children and youth, deployment support, relocation, personal finance, transition and spouse employment assistance.

For immediate 24/7/365 assistance, confidential referrals and additional information about family support services, contact:

Military OneSource
1-800-342-9647

For the family support center nearest you:
www.MilitaryINSTALLATION.dod.mil

Army Community Services (ACS)
www.MyArmyLifeToo.org

Airman and Family Readiness Flights
www.AFCrossroads.com

Navy Fleet and Family Services (FFSC)
www.nffsp.org
www.LIFELines.navy.mil

Marine Corps Community Service (MCCS)
www.usmc-mccs.org/installation

Joint Family Support Assistance Program
supporting the National Guard and Reserve

National Guard
www.GuardFamily.org
Reserve Components
www.Defenselink/ra
1-888-777-7731

Coast Guard Work Life Program
www.uscg.mil/worklife
202-475-3654

National Suicide Prevention Lifeline
Support and assistance for military personnel, veterans and their families
1-800-273-TALK (8255)
www.suicidepreventionlifeline.org

Military Pay, Compensation & Benefits

Information about military pay, compensation, benefits, sources of assistance and easy-to-use online calculators.

Compensation & Benefits Handbook
www.TurboTAP.org

Defense Finance and Accounting Service (DFAS)
www.defenselink.mil/militarypay/pay/calc/index.html

DoD Pay and Compensation
www.defenselink.mil/militarypay/index

Military Pay Calculator
www.MyPay.gov

MyArmyBenefits Calculators
<http://MyArmyBenefits.army.mil>

Retirement Calculator
www.defenselink.mil/militarypay/retirement/calc/index.html

Survivors Benefit Plan
www.defenselink.mil/militarypay/survivor

WarriorCare/National Resource Directory
www.WarriorCare.mil
<https://www.nationalresourcedirectory.org>



GOVERNMENT RESOURCES

Federal Government Organizations

Financial education materials, free publications, online calculators, counseling services, savings and investing programs, and consumer protection.

See Housing Assistance Section for Housing and Urban Development (HUD) information and services.

Department of Treasury
Financial Literacy and Education
Commission information and resources.
www.MyMoney.gov
1-800-MYMONEY

Federal Deposit Insurance Corporation (FDIC)
Money Smart curriculum materials and computer-based instruction.
www.fdic.gov/consumers/consumer/moneysmart
1-877- ASK-FDIC

Federal Reserve Board
Savings, home foreclosure and related educational resources.
www.federalreserve.gov/consumerinfo

Federal Trade Commission (FTC)
Identity theft information, consumer complaints reports and filing, and consumer financial education.
<http://www.ftc.gov/bcp/edu/microsites/idtheft>
<http://www.ftc.gov/bcp/index.shtml>

General Services Administration (GSA) Federal Citizen Information Center
Call Center and free publications.
www.pueblo.gsa.gov
<http://www.consumeraction.gov>
1-800-FED-INFO

Securities and Exchange Commission (SEC)
Investment information for military personnel and their families.
www.sec.gov/investor/military.shtml

Small Business Administration (SBA)
Military Reservist Economic Injury
Disaster Loan Program, Patriot (cont)

Express Loans for military spouses,
Veteran Business Outreach Centers,
Small Business Development Centers.
www.sba.gov

Social Security Administration (SSA)
Military Service and Social Security
fact sheets.
<http://www.ssa.gov/pubs/10017.html>

Thrift Savings Plan (TSP)
Retirement savings plan for military
personnel offers tax-free investments
prior to withdrawal of funds.
www.tsp.gov
1-TSP-YOU-FRST

**US Department of Agriculture
(USDA)**
Cooperative State Research Education and
Extension Service (CSREES),
financial education research, resources,
online tools and scheduled events.
www.csrees.usda.gov/financialsecurity

US Savings Bond Program
www.savingsbonds.gov



ORGANIZATIONS BY TYPE OF ASSISTANCE

Banking

**Association of Military Banks
of America (AMBA)**
Financial education materials,
resources and links.
www.ambahq.org/resources.htm
540-347-3305

Defense Credit Union Council
Directory of Local Credit Union Branches,
financial resources, links and financial
policy information.
www.dccuc.org
202-638-3950

Charitable Organizations

American Legion
Heroes to Hometowns program,
veteran affairs services, family
support centers, general assistance, reunions
and awards.
www.legion.org/homepage.php
www.legion.org/national/contact

American Supports You (Website)
Connects military servicemembers and
families to organizations that provide a wide
range of support, assistance, adaptive
equipment, scholarships and other helpful
resources.
www.americasupportsyoud.org

Angels of Mercy Program
Clothing and supplies for wounded
servicemembers.
www.supportourwounded.org
703-938-8930

Children of Fallen Heroes
Housing, college grants and scholarships for
children and spouses of fallen heroes.
www.cfsrf.org
301-865-6327

United Services Organizations (USO)
USO Centers, Internet and email access,
libraries, reading rooms, recreational
activities, regional veterans services, and
family services.
www.uso.org
703-908-6400

Yellow Ribbon Program

Food, clothing, shelter, medical assistance and education for veterans.

www.yellowribbonfoundation.com

1-888-99-4VETS

**Children and Youth Services****Armed Services YMCA (ASYMCA)**

Child care, hospital assistance, military spouse support, food services, computer training, health and wellness support and holiday meals.

www.asymca.org

1-800-597-1260

703-313-9600

Boys & Girls Clubs of America

Youth centers provide educational, recreational, cultural, and social activities for military youth.

www.bgca.org

Junior Achievement

Financial education and resources that encourage young people on such concepts as work readiness, entrepreneurship and financial literacy.

www.ja.org

JumpStart Coalition for Financial Literacy

Financial literacy publications, websites and links to improve the personal financial education of children, teens and young adults.

<http://www.jumpstart.org/states.cfm>

Consumer Information**Consumer Federation of America (CFA)**

Support provided through CFA website includes a newsletter, publications, resource center and promotion of special events.

www.consumerfed.gov

202-387-6121

Council of Better Business Bureaus (BBB)

Information that protects servicemembers from unscrupulous businesses, BBB reliability reports, BBB Auto Line, BBB MilitaryLine, and dispute resolution services.

703-276-0100

www.bbb.org

Military Sentinel (FTC)

Identifies and reports on consumer protection issues.

<http://www.consumer.gov/military/>

Consumer Credit Counseling**Center for Responsible Lending**

Credit counselor locator service, home foreclosure and legal assistance, payday loan calculator, policy and technical assistance, coalition building and research

www.responsiblelending.org

202-349-1850

InCharge Institute of America

Military Money Magazine, no-cost/reduced-fee debt elimination programs and "Military Money Minute" radio broadcasts.

www.inchargefoundation.org

www.militarymoney.com

1-800-565-8953

National Foundation for Credit Counseling (NFCC)

Consumer credit counseling services including homeowner, money and credit, bankruptcy education and counseling, debt management planning assistance, and free and low cost general assistance.
www.nfcc.org
1-800-388-2227

Financial Education

American Financial Services Association (AFSA) Education Foundation

Responsible money management tools, advice for understanding credit, credit management support, free MoneySkill online course.
www.afsaef.org
www.moneyskill.org

American Institute of Certified Public Accountants (AICPA)

Financial calculators, tips, recommendations and personal finance referrals.
www.feedthepig.org

Employee Benefit Research Institute/ American Savings Education Council (EBRI/ASEC)

National Educational Savings Resource Center, calculators, educational materials, Choose To Save Public Service Campaign and retirement planning resources.
www.ebri.org
www.choosetosave.org
202-659-0670

Freddie Mac

Works with mortgage lenders to help people get lower housing costs and better access to home financing. CreditSmart curriculum materials help consumers build and maintain

better credit, make sound financial decisions, and understand homeownership.
www.freddiemac.com/creditsmart

Institute of Consumer Financial Education

Online educational programs and printed materials that promote savings, provide tips for better spending, and advice for credit use.
www.financial-education-icfe.org
619-239-1401

National Endowment for Financial Education

Military Family, Money and Mobility Pamphlet, web-based training for DoD financial educators, Project Financial Independence for mobilized members of the National Guard and Reserve and enlisted members of active duty forces, and free financial counseling from certified professionals.
www.nefe.org
www.smartaboutmoney.org
303-741-NEFE

Women's Institute of Financial Education

Money Club tools and resources, personal finance calculators, and publications.
www.wife.org
760-736-1660



Financial Planning

Certified Financial Planner Board of Standards (CFP Board)

Recommends how to choose a financial planner, set financial goals and get started on a financial plan. CFP maintains a financial planner database.

<http://www.cfp.net/learn>

<http://www.cfp.net/search>

Financial Planning Association (FPA)

Helps consumers find a financial planner and financial educational materials.

www.fpaforfinancialplanning.org

www.plannersearch.org

National Association of Personal Financial Advisors (NAPFA)

Maintains a financial planner search service for "Fee-Only" comprehensive financial advisors nearest you.

<http://www.napfa.org/consumer/index.asp>

<http://www.napfa.org/consumer/planners/index.asp>

Employment Assistance

Association for Financial Counseling & Planning Education (AFCPE)

Offers fellowships for military spouses to attain the Accredited Financial Counselor (AFC) certification.

www.afcpe.org

(614) 485-9650

Career One-Stop Centers (Dept of Labor)

Local Veterans' Employment Representatives (LVER) and Disabled Veterans Outreach Program (DVOP) counselors provide career and employment support for military service and family members at state employment offices.

www.careeronestop.org

1-877-348-0502



MILSpouse (Department of Defense)

Comprehensive resources that provide support, information and referrals for Military spouses seeking portable careers and employment opportunities.

www.MILSpouse.org

REALifelines (Department of Labor)

Offers support for wounded, ill, injured and disabled servicemembers, search engine for civilian careers, an online resume-writer, and a military-to-civilian skills translator.

www.hirevetsfirst.gov/REALifelines

202-693-4700

1-800-USA-JOBS

TurboTAP.org (Department of Defense)

Employment hub, military friendly employers, transition assistance guides, checklists, decision support planning tools and benefit email alerts.

www.TurboTAP.org

Military Spouse Career Advancement Accounts (CAA) (Department of Defense)

Provides funding for licensing and credentialing training programs that provide portable careers for military spouses.

www.CAA.MILSpouse.org

Warriors to Work Program

Job search assistance for wounded warriors transitioning to civilian jobs.

<https://wtow.woundedwarriorproject.org>

1-877-TEAM-WWP

Wallstreet Warfighters Foundation

Paid training for Wall Street Careers.

info@wallstreetwarfighters.org

1-888-439-3935



Healthcare

Army Wounded Warrior Program

Support programs for wounded soldiers who incurred an injury or illness after 10 September 2001 or in support of the Global War on Terror (GWOT)
<http://aw2portal.com/Default.aspx>

Blinded Veterans Association

Field Service Program, Volunteer Service Program and Scholarship Program.
www.bva.org
 1-800-669-7079

Caring Bridge

Free online service that allows military families to remain updated on their service-member's medical condition while in a military hospital or major medical center.
www.fisherhouse.org/caring/aboutCaring.shtml

Veterans Affairs Health Care Program

Primary care, specialized care and related medical and social support services.
<http://www1.va.gov/HEALTH/index.asp>

Wounded Warrior Project (WWP)

WWP Solider Ride Program, TRACK Operation Outreach, Warriors to Work, WWP Outdoors, Patient and Family Support WWP Packs, and WWP Peer Mentoring.
www.woundedwarriorproject.org

Yellow Ribbon Fund

Volunteers of Walter Reed and Bethesda Medical Centers help injured servicemembers enjoy their community through outreach activities and services.
www.yellowribbonfund.com
 240-223-1180

Housing Assistance

Fisher Houses and Programs

Temporary housing on the grounds of major military or VA medical centers for families and caregivers of individuals admitted to the hospital, Caring Bridge Program status updates, scholarships for children and spouses, Hero Miles (free airline tickets for family members of an OIF/OEF ill or injured servicemember), and Newman's Own organizational grants.
www.fisherhouses.org

Homes for Our Troops

Builds or adapts homes for handicapped accessibility at no cost to veterans.
www.homesforourtroops.org
 508-823-3300
 1-866-7 TROOPS

Hope NOW

Hope NOW is an alliance between HUD approved counseling agents, servicers, investors and other mortgage market participants that provide free foreclosure prevention assistance.
www.hopenow.com
 1-800-995-HOPE

HUD (Housing and Urban Development)

Hope for Homeowners Assistance Program

Provides help for homeowners at risk for foreclosure and housing educational materials.
www.hud.gov
 1-800-225-5342



Insurance

National Association of Insurance Commissioners

Military Sales Online Reporting System, oversight for state and local insurance companies, and insurance company rankings.

www.naic.org/government_relations.htm
1-866-470-NAIC

Department of Veterans Affairs (VA)

Insurance programs that specifically provide insurance benefits for veterans and service members who may not be able to get insurance from private companies because of the extra risks involved in military service or a service connected disability.

www.insurance.va.gov

Investments

Financial Industry Regulatory Authority (FINRA)

The largest independent regulatory authority in the US. Provides information on investing and how to build financial knowledge. Offers articles, interactive tools, alerts and other resources that can help you protect yourself.

www.finra.org

Call Center: 301-590-6500

Investor Education Foundation

Information that increases investor literacy and promotes savings and investing.

www.saveandinvest.org

North American Securities Administrators Association (NASAA)

Investor Awareness Quiz, NASAA Fraud Center, Investor Bill of Rights, Investing Online Resource Center, and investor alerts and tips.

www.nasaa.org
202-737-0900

Legal Assistance

Services On Military Installations

Trained legal professionals provide wills, powers of attorney, advanced medical directives and legal assistance services to military servicemembers and their families free of charge. For the office nearest you: call Military OneSource 1-800-342-9647 or visit DoD's locator service:

www.MilitaryINSTALLATIONS.dod.mil

Savings

Military Saves & America Saves

A social marketing campaign aimed at persuading, motivating, and encouraging military families to save money every month, and to convince leaders and organizations to be aggressive in promoting automatic savings.

<http://www.militarysaves.org>

<http://www.americasaves.org>

Servicemember Organizations

Navy League of the United States

Scholarships, youth mentoring programs, awards, Navy League Hiring Center for veterans, employment opportunities, educational programs, and outreach.

www.navyleague.org

703-528-1775

1-800-356-1560





Montana National Guard Inspector General (IG) Info Paper



Mission Statement: To provide The Adjutant General (TAG), as directed, with assessment of the economy, efficiency, discipline, morale, esprit de corps and readiness of the National Guard. This is accomplished through an agenda of *assistance*, investigations, training and inspections, thus assuring the Montana National Guard can successfully accomplish its mission.

Who can file a complaint or ask for assistance from the IG: ***ANYBODY CAN!***

Give your chain of command a chance to solve the problem first!

Keep in mind that IGs can only recommend, not order resolution of a problem or issue.

Don't expect instant action...Be patient. Investigations and issues resolution take time.

Be prepared to take "No" for the answer. In any case "Yes" or "No" the IG will explain why.

"What happens in theater stays in theater." Local IGs can usually get the issue into the right hands for resolution.

NOTE: IGs should be used as a last resort. Use all other resolution agencies and options first. If all else fails we can reenergize the system on your behalf.

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